

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

**Distribution Date: 26-Oct-09**

**Payment Date:** 26-Oct-09  
**Prior Payment:** 25-Sep-09  
**Next Payment:** 25-Nov-09  
**Record Date:** 30-Sep-09

**Distribution Count:** 46

**Closing Date:** 28-Dec-05  
**First Pay. Date:** 25-Jan-06  
**Rated Final Payment Date:** 25-Nov-36  
**Determination Date:** 15-Oct-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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LaSalle Global Trust Services Website: www.etrustee.net

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

***Distribution Date: 26-Oct-09***  
***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	150,075,211.00	3,304,312.23	0.00	0.00	146,770,898.77	62,838.78	0.00	0.4862500000%
A-2A	32027NXT3	440,895,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.3362500000%
A-2B	32027NXU0	406,266,000.00	210,701,874.57	4,240,670.52	0.00	0.00	206,461,204.05	91,852.85	0.00	0.5062500000%
A-2C	32027NXV8	21,136,000.00	21,136,000.00	0.00	0.00	0.00	21,136,000.00	10,488.01	0.00	0.5762500000%
M-1	32027NXW6	71,728,000.00	71,728,000.00	0.00	0.00	0.00	71,728,000.00	43,004.42	0.00	0.6962500000%
M-2	32027NXX4	64,850,000.00	64,850,000.00	0.00	0.00	0.00	64,850,000.00	39,997.59	0.00	0.7162500000%
M-3	32027NXY2	43,233,000.00	43,233,000.00	0.00	0.00	0.00	43,233,000.00	27,781.71	0.00	0.7462500000%
M-4	32027NXZ9	32,425,000.00	32,425,000.00	0.00	0.00	0.00	32,425,000.00	24,466.24	0.00	0.8762500000%
M-5	32027NYA3	32,425,000.00	32,425,000.00	0.00	0.00	0.00	32,425,000.00	25,583.10	0.00	0.9162500000%
M-6	32027NYB1	27,512,000.00	27,512,000.00	0.00	1,593,763.21	0.00	25,918,236.79	23,365.14	0.00	0.9862500000%
B-1	32027NYC9	29,477,000.00	3,785,904.60	0.00	3,785,904.60	0.00	0.00	6,181.94	0.00	1.8962500000%
B-2	32027NYD7	21,616,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.9962500000%
B-3	32027NYE5	19,651,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.9962500000%
C	32027NYH8	1,965,157,626.80 N	657,871,990.17	0.00	0.00	0.00	644,947,339.61	0.00	(3,170,512.14)	N/A
P	32027NYJ4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0000000000%
R	32027NYK1	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.4862500000%
Total		1,874,757,100.00	657,871,990.17	7,544,982.75	5,379,667.81	0.00	644,947,339.61	355,559.78	(3,170,512.14)	
Total P&I Payment								7,900,542.53		

<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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**Series 2005-FF12**

***Distribution Date: 26-Oct-09***  
***Statement to Certificate Holders (FACTORS)***  
***Bond Payments***

Class	CUSIP	Initial Class Certificate Balance	Beginning Class Certificate Balance <sup>(1)</sup> *	Principal Payment *	Principal Adjustment or Loss	Deferred Interest *	Ending Class Certificate Balance <sup>(1)</sup> *	Interest Payment *	Interest Adjustment*
A-1	32027NXS5	663,543,000.00	226.172547974	4.979801204	0.000000000	0.000000000	221.192746770	0.094701896	0.000000000
A-2A	32027NXT3	440,895,000.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000
A-2B	32027NXU0	406,266,000.00	518.630342116	10.438162485	0.000000000	0.000000000	508.192179631	0.226090419	0.000000000
A-2C	32027NXV8	21,136,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.496215462	0.000000000
M-1	32027NXW6	71,728,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.599548572	0.000000000
M-2	32027NXX4	64,850,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.616770856	0.000000000
M-3	32027NXY2	43,233,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.642604261	0.000000000
M-4	32027NXZ9	32,425,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.754548651	0.000000000
M-5	32027NYA3	32,425,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.788993061	0.000000000
M-6	32027NYB1	27,512,000.00	1000.000000000	0.000000000	57.929747383	0.000000000	942.070252617	0.849270864	0.000000000
B-1	32027NYC9	29,477,000.00	128.435885606	0.000000000	128.435885606	0.000000000	0.000000000	0.209720799	0.000000000
B-2	32027NYD7	21,616,000.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000
B-3	32027NYE5	19,651,000.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000
C	32027NYH8	1,965,157,626.80 <b>N</b>	334.768051783	0.000000000	0.000000000	0.000000000	328.191149053	0.000000000	(1.613362764)
P	32027NYJ4	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000
R	32027NYK1	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000

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

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

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

**Distribution Date: 26-Oct-09**  
**Cash Reconciliation Summary**

Pool Source of Funds		Non-Pool Source of Funds	
Interest Summary		Cap Contracts	
<b>Interest Summary</b>		Class A-1	0.00
Scheduled Interest	3,800,185.24	Class A-2A	0.00
Fees	274,113.33	Floating Rate Subordinate Certificates	0.00
<b>Remittance Interest</b>	3,526,071.91		
<b>Other Interest Proceeds/Shortfalls</b>			
Prepayment Penalties	0.00		
Other Interest Loss	(307,643.13)		
Other Interest Proceeds	449,446.11		
Non-advancing Interest	(1,248,577.85)		
Non-Supported Interest Shortfall	0.00		
Relief Act Shortfall	(412.27)		
Modification Shortfall	0.00		
Other Interest Proceeds/Shortfalls	(1,107,187.14)		
<b>Interest Adjusted</b>	2,418,884.77		
<b>Fee Summary</b>			
Total Servicing Fees	274,113.33		
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	0.00		
Insurance Premium	0.00		
<b>Total Fees</b>	274,113.33		
<b>Advances (Principal &amp; Interest)</b>			
Prior Month's Outstanding Advances	12,894,540.83		
Current Advances	N/A		
Reimbursement of Prior Advances	N/A		
Outstanding Advances	12,258,240.88		
		<b>P&amp;I Due Certificate Holders</b>	<b>7,900,542.38</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-Oct-09  
Cash Reconciliation Summary Group 1***

	Fixed	ARM	Total
<b>Interest Summary</b>			
Scheduled Interest	477,427.60	1,252,364.51	1,729,792.11
Fees	33,400.13	87,519.91	120,920.04
Remittance Interest	444,027.47	1,164,844.60	1,608,872.07
<b>Other Interest Proceeds/Shortfalls</b>			
Prepayment Penalties	0.00	0.00	0.00
Other Interest Loss	(3,440.05)	(88,302.32)	(91,742.37)
Other Interest Proceeds	22,665.56	138,840.28	161,505.84
Non-advancing Interest	(54,375.66)	(383,866.65)	(438,242.31)
Net PPIS/Relief Act Shortfall	(52.47)	(359.80)	(412.27)
Modification Shortfall	0.00	0.00	0.00
Other Interest Proceeds/Shortfalls	(35,202.62)	(333,688.49)	(368,891.11)
<b>Interest Adjusted</b>	408,824.85	831,156.12	1,239,980.96
<b>Principal Summary</b>			
Scheduled Principal Distribution	94,654.50	84,142.55	178,797.05
Curtailments	(36,169.85)	(272,988.55)	(309,158.40)
Prepayments in Full	251,010.35	955,687.44	1,206,697.79
Liquidation Proceeds	0.00	1,263,037.48	1,263,037.48
Repurchase Proceeds	0.00	0.00	0.00
Other Principal Proceeds	(1,103.98)	62,412.59	61,308.61
Less Mod Losses	0.00	0.00	0.00
Remittance Principal	308,391.02	2,092,291.51	2,400,682.53
<b>Fee Summary</b>			
Total Servicing Fees	33,400.13	87,519.91	120,920.04
Total Trustee Fees	0.00	0.00	0.00
LPMI Fees	0.00	0.00	0.00
Misc. Fees / Trust Expense	0.00	0.00	0.00
<b>Total Fees</b>	33,400.13	87,519.91	120,920.04
<b>Beginning Principal Balance</b>	80,160,302.45	210,047,793.24	290,208,095.69
<b>Ending Principal Balance</b>	79,850,807.45	205,120,804.75	284,971,612.20

**First Franklin Mortgage Loan Trust**  
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**Series 2005-FF12**

***Distribution Date: 26-Oct-09***  
***Cash Reconciliation Summary Group 2***

	Fixed	ARM	Total
<b>Interest Summary</b>			
Scheduled Interest	234,798.47	1,835,594.66	2,070,393.12
Fees	17,587.36	135,605.93	153,193.29
Remittance Interest	217,211.11	1,699,988.73	1,917,199.83
<b>Other Interest Proceeds/Shortfalls</b>			
Prepayment Penalties	0.00	0.00	0.00
Other Interest Loss	(171,900.00)	(44,000.62)	(215,900.62)
Other Interest Proceeds	68,557.96	219,382.31	287,940.27
Non-advancing Interest	(45,291.01)	(765,044.52)	(810,335.54)
Net PPIS/Relief Act Shortfall	0.00	0.00	0.00
Modification Shortfall	0.00	0.00	0.00
Other Interest Proceeds/Shortfalls	(148,633.05)	(589,662.83)	(738,295.89)
<b>Interest Adjusted</b>	68,578.05	1,110,325.89	1,178,903.95
<b>Principal Summary</b>			
Scheduled Principal Distribution	31,600.47	68,691.55	100,292.02
Curtailments	117,195.74	(440,700.88)	(323,505.14)
Prepayments in Full	165,274.88	0.00	165,274.88
Liquidation Proceeds	86,511.26	3,023,641.42	3,110,152.68
Repurchase Proceeds	0.00	0.00	0.00
Other Principal Proceeds	(759.27)	29,519.91	28,760.64
Less Mod Losses	0.00	0.00	0.00
Remittance Principal	399,823.08	2,681,152.00	3,080,975.08
<b>Fee Summary</b>			
Total Servicing Fees	17,587.36	135,605.93	153,193.29
Total Trustee Fees	0.00	0.00	0.00
LPMI Fees	0.00	0.00	0.00
Misc. Fees / Trust Expense	0.00	0.00	0.00
<b>Total Fees</b>	17,587.36	135,605.93	153,193.29
<b>Beginning Principal Balance</b>	42,209,662.56	325,454,231.92	367,663,894.48
<b>Ending Principal Balance</b>	41,728,391.47	318,247,335.94	359,975,727.41

**First Franklin Mortgage Loan Trust**  
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**Series 2005-FF12**

**Distribution Date: 26-Oct-09**  
**Pool Detail and Performance Indicators Total (All Loans)**

Pool Detail				Performance Indicators				Misc/Additional Information			
Pool Level Information				Factors Impacting Principal Payment Rules				WA Rates/Remaining Term			
Historical	Amount	Count		Delinquency Levels	Num	Den	%		Fixed	Adj	Overall
Cut-off Pool Balance	1,965,157,626.80	9,194		3 mo. Rolling Average	253,574,608	656,971,224	38.60%	WAC - Remit Current	6.48%	6.42%	6.43%
Cum Scheduled Principal	19,847,963.92			6 mo. Rolling Average	268,508,274	682,525,649	39.34%	WAC - Remit Original	6.69%	6.30%	6.34%
Cum Unscheduled Principal	846,397,798.29			12 mo. Rolling Average	292,887,936	749,830,489	39.06%	WAC - Current	6.98%	6.92%	6.93%
Cum Liquidations	453,964,525.41			Loss Levels	Amount	Count		WAC - Original	7.19%	6.80%	6.84%
Cum Repurchases	0.00	0		3 mo. Cum Loss	24,735,081.48	173		WAMM - Current	303.26	311.87	310.25
				6 mo. Cum loss	65,510,373.13	460		WAMM - Original	348.10	356.87	355.95
				12 mo. Cum Loss	153,663,188.88	1,038					
Current	Amount	Count	%					Current Index Rate			
Beginning Pool	657,871,990.17	3,272	33.48%	Triggers				0.246250%			
Scheduled Principal	279,089.07		0.01%								
Unscheduled Principal	739,309.13	10	0.04%								
Liquidations	11,906,252.36	49	0.61%	> Delinquency Trigger Event <sup>(2)</sup>				Prepayment Charges			
Repurchases	0.00	0	0.00%	Delinquency Event Calc <sup>(1)</sup>	253,574,608.39	656,971,224	38.60%		Amount	Count	
Ending Pool	644,947,339.61	3,213	32.82%	> Loss Trigger Event? <sup>(3)</sup>					Current	0.00	0
				Cumulative Loss					Cumulative	7,751,259.43	1,555
Ending Actual Balance	645,659,940.98			> Overall Trigger Event?							
Average Loan Balance	200,730.58										
Current Loss Detail				Step Down Date				Pool Composition			
Liquidation	11,906,252.36			Distribution Count	46			Properties	Balance	% / Score	
Realized Loss	7,533,062.20			Required Percentage <sup>(4)</sup>	42.79%			Cash Out/Refinance	614,270,935.53	31.26%	
Realized Loss Adjustment	(90,069.25)			Step Down % <sup>(5)</sup>	55.90%			SFR	1,326,703,650.21	67.51%	
Net Liquidation	4,463,259.41			% of Required Percentage <sup>(6)</sup>	35.00%			Owner Occupied	1,913,132,765.79	97.35%	
Credit Enhancement	Amount	%		> Step Down Date?					Min	Max	WA
Original OC	90,400,626.80	4.60%		Extra Principal	2,063,325.14			FICO	540	817	656.43
Target OC	90,397,250.83	4.60%		Cumulative Extra Principal	73,955,326.75						
Beginning OC	0.00			OC Release	0.00						
Ending OC	0.00										
Most Senior Certificates	381,913,085.57										

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-Oct-09**  
**Pool Detail and Performance Indicators Group 1**

Pool Detail				Performance Indicators			Misc/Additional Information				
Pool Level Information				Factors Impacting Principal Payment Rules			WA Rates/Remaining Term				
Historical	Amount	Count		Delinquency Levels	Num	Den	%		Fixed	Adj	Overall
Cut-off Pool Balance	851,241,759.11	5,860		3 mo. Rolling Average	89,095,733	290,170,768	30.70%	WAC - Remit Current	6.65%	6.65%	6.65%
Cum Scheduled Principal	12,735,127.70			6 mo. Rolling Average	95,940,893	300,170,915	31.96%	WAC - Remit Original	6.81%	6.52%	6.57%
Cum Unscheduled Principal	414,026,188.64			12 mo. Rolling Average	105,634,779	325,170,095	32.49%	WAC - Current	7.15%	7.15%	7.15%
Cum Liquidations	139,508,830.95			Loss Levels	Amount	Count		WAC - Original	7.31%	7.02%	7.07%
Cum Repurchases	0.00	0		3 mo. Cum Loss	10,301,215.24	97		WAMM - Current	300.87	311.89	308.81
				6 mo. Cum loss	26,048,542.94	261		WAMM - Original	345.54	356.88	354.97
				12 mo. Cum Loss	53,398,311.35	535					
Current	Amount	Count	%								
Beginning Pool	290,208,095.69	2,150	34.09%								
Scheduled Principal	178,797.05		0.02%								
Unscheduled Principal	897,539.39	9	0.11%								
Liquidations	4,160,147.05	29	0.49%								
Repurchases	0.00	0	0.00%								
Ending Pool	284,971,612.20	2,112	33.48%								
<b>Ending Actual Balance</b>	285,342,503.61										
<b>Average Loan Balance</b>	134,929.74										
Current Loss Detail	Amount										
Liquidation	4,160,147.05										
Realized Loss	2,897,109.57										
Realized Loss Adjustment	(61,308.61)										
Net Liquidation	1,324,346.09										
							<b>Prepayment Charges</b>				
								<b>Amount</b>	<b>Count</b>		
							Current	0.00		0	
							Cumulative	4,059,313.95		1,105	
							<b>Pool Composition</b>				
							<b>Properties</b>	<b>Balance</b>	<b>%/Score</b>		
							Cash Out/Refinance	441,420,623.32	51.86%		
							SFR	627,182,543.80	73.68%		
							Owner Occupied	808,271,494.45	94.95%		
								<b>Min</b>	<b>Max</b>	<b>WA</b>	
							FICO	540	817	641.99	

**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-Oct-09**  
**Pool Detail and Performance Indicators Group 2**

Pool Detail				Performance Indicators			Misc/Additional Information				
Pool Level Information				Factors Impacting Principal Payment Rules			WA Rates/Remaining Term				
Historical	Amount	Count		Delinquency Levels	Num	Den	%		Fixed	Adj	Overall
Cut-off Pool Balance	1,113,915,867.69	3,334		3 mo. Rolling Average	164,478,875	366,800,456	44.84%	WAC - Remit Current	6.18%	6.27%	6.26%
Cum Scheduled Principal	7,112,836.22			6 mo. Rolling Average	172,567,382	382,354,734	45.13%	WAC - Remit Original	6.41%	6.14%	6.16%
Cum Unscheduled Principal	432,371,609.65			12 mo. Rolling Average	187,253,157	424,660,394	44.09%	WAC - Current	6.68%	6.77%	6.76%
Cum Liquidations	314,455,694.46			Loss Levels	Amount	Count		WAC - Original	6.91%	6.64%	6.66%
Cum Repurchases	0.00	0		3 mo. Cum Loss	14,433,866.24	76		WAMM - Current	307.84	311.85	311.39
				6 mo. Cum loss	39,461,830.19	199		WAMM - Original	354.15	356.86	356.71
				12 mo. Cum Loss	100,264,877.53	503					
Current	Amount	Count	%								
Beginning Pool	367,663,894.48	1,122	33.01%								
Scheduled Principal	100,292.02		0.01%								
Unscheduled Principal	(158,230.26)	1	-0.01%								
Liquidations	7,746,105.31	20	0.70%								
Repurchases	0.00	0	0.00%								
Ending Pool	359,975,727.41	1,101	32.32%								
<b>Ending Actual Balance</b>	360,317,437.37										
<b>Average Loan Balance</b>	326,953.43										
Current Loss Detail	Amount										
Liquidation	7,746,105.31										
Realized Loss	4,635,952.63										
Realized Loss Adjustment	(28,760.64)										
Net Liquidation	3,138,913.32										
				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%					
					Min	Max	WA				
				FICO	540	809	667.86				

**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-Oct-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	150,075,211.00	0.486250000%	62,838.78	0.00	0.00	62,838.78	62,838.78	0.00	0.00	0.00	0.00	No
A-2A			0.00	0.336250000%	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	210,701,874.57	0.506250000%	91,852.85	0.00	0.00	91,852.85	91,852.85	0.00	0.00	0.00	0.00	No
A-2C	Act/360	31	21,136,000.00	0.576250000%	10,488.01	0.00	0.00	10,488.01	10,488.01	0.00	0.00	0.00	0.00	No
M-1	Act/360	31	71,728,000.00	0.696250000%	43,004.42	0.00	0.00	43,004.42	43,004.42	0.00	0.00	0.00	0.00	No
M-2	Act/360	31	64,850,000.00	0.716250000%	39,997.59	0.00	0.00	39,997.59	39,997.59	0.00	0.00	0.00	0.00	No
M-3	Act/360	31	43,233,000.00	0.746250000%	27,781.71	0.00	0.00	27,781.71	27,781.71	0.00	0.00	0.00	0.00	No
M-4	Act/360	31	32,425,000.00	0.876250000%	24,466.24	0.00	0.00	24,466.24	24,466.24	0.00	0.00	0.00	0.00	No
M-5	Act/360	31	32,425,000.00	0.916250000%	25,583.10	0.00	0.00	25,583.10	25,583.10	0.00	0.00	0.00	0.00	No
M-6	Act/360	31	27,512,000.00	0.986250000%	23,365.14	0.00	0.00	23,365.14	23,365.14	0.00	0.00	0.00	0.00	No
B-1	Act/360	31	3,785,904.60	1.896250000%	6,181.94	0.00	0.00	6,181.94	6,181.94	0.00	0.00	0.00	0.00	No
B-2			0.00	1.996250000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
B-3			0.00	1.996250000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
C			657,871,990.17	N/A	3,170,512.14	0.00	0.00	91,984,212.10	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			657,871,990.17		3,526,071.92	0.00	0.00	92,339,771.88	355,559.78	0.00	0.00	0.00	0.00	

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

***Distribution Date: 26-Oct-09***  
***Bond Interest Reconciliation - Part II***

Class	Record Date	Prior Interest Due Date	Current Interest Due Date	REMIC		Non-REMIC				Deductions			
				Accrual Certificate Interest	Interest Carry-Forward	Supplemental Interest Trust	Payments From Cap Contracts	Prepayment Premiums	Floating Rate Certificate Carry-Over	Other Interest Proceeds <sup>(1)</sup>	Non-Supported Interest Shortfall	Interest Carry-Forward <sup>(2)</sup>	Floating Rate Certificate Carry-Over
A-1	30-Sep-09	25-Sep-09	26-Oct-09	62,838.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2A	30-Sep-09	25-Sep-09	26-Oct-09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2B	30-Sep-09	25-Sep-09	26-Oct-09	91,852.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2C	30-Sep-09	25-Sep-09	26-Oct-09	10,488.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	30-Sep-09	25-Sep-09	26-Oct-09	43,004.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-2	30-Sep-09	25-Sep-09	26-Oct-09	39,997.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-3	30-Sep-09	25-Sep-09	26-Oct-09	27,781.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-4	30-Sep-09	25-Sep-09	26-Oct-09	24,466.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-5	30-Sep-09	25-Sep-09	26-Oct-09	25,583.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-6	30-Sep-09	25-Sep-09	26-Oct-09	23,365.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-1	30-Sep-09	25-Sep-09	26-Oct-09	6,181.94	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-2	30-Sep-09	25-Sep-09	26-Oct-09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-3	30-Sep-09	25-Sep-09	26-Oct-09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C	30-Sep-09	1-Sep-09	1-Oct-09	3,170,512.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	30-Sep-09	25-Sep-09	26-Oct-09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R	30-Sep-09	25-Sep-09	26-Oct-09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total				3,526,071.92	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-Oct-09***  
***Bond Principal Reconciliation***

Class	Original Class Balance	Beginning Class Balance	Scheduled Principal Payment	Unscheduled Principal Payment	Extra Principal Payment	Losses				Ending Class Balance	Rated Final Maturity	Credit Support	
						Prior Loss Reimburs.	Current Losses	Cumulative Losses	Interest on Losses			Original	Current
A-1	663,543,000.00	150,075,211.00	178,797.05	2,221,885.48	903,629.70	0.00	0.00	0.00	0.00	146,770,898.77	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	210,701,874.57	100,292.02	2,980,683.06	1,159,695.44	0.00	0.00	0.00	0.00	206,461,204.05	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	1,593,763.21	1,593,763.21	0.00	25,918,236.79	25-Nov-36	N/A	N/A
B-1	29,477,000.00	3,785,904.60	0.00	0.00	0.00	0.00	3,785,904.60	29,476,999.99	0.00	0.00	25-Nov-36	N/A	N/A
B-2	21,616,000.00	0.00	0.00	0.00	0.00	0.00	0.00	21,616,000.00	0.00	0.00	25-Nov-36	N/A	N/A
B-3	19,651,000.00	0.00	0.00	0.00	0.00	0.00	0.00	19,651,000.00	0.00	0.00	25-Nov-36	N/A	N/A
C	1,965,157,626.80	657,871,990.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	644,947,339.61	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	657,871,990.17	279,089.07	5,202,568.54	2,063,325.14	0.00	5,379,667.81	72,337,763.21	0.00	644,947,339.61			

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

***Distribution Date: 26-Oct-09  
Ratings Information***

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

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

<sup>(1)</sup> Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to 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-Oct-09**

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

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

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

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-Oct-09**

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

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

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

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

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

**Distribution Date: 26-Oct-09**

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

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

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

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-Oct-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-Oct-09	473	156,056,358	42	14,366,377	21	7,147,577	135	47,510,515	30	8,798,061	225	73,550,407	30	10,818,042
25-Sep-09	476	157,127,463	41	13,954,796	29	8,375,417	133	47,480,675	27	8,283,325	232	75,976,052	37	14,256,503
25-Aug-09	479	158,751,971	53	15,702,940	26	8,059,875	137	48,839,925	27	8,366,142	226	74,524,774	45	15,990,809
27-Jul-09	489	161,065,242	52	15,442,391	37	13,293,683	147	52,179,528	28	8,266,527	212	68,962,440	65	22,523,878
25-Jun-09	495	161,808,175	70	23,441,049	31	11,045,647	118	40,584,253	27	8,368,017	234	76,976,132	92	31,678,707
26-May-09	524	171,659,716	68	22,936,189	35	9,793,703	102	36,164,946	29	8,293,730	238	80,551,201	115	39,775,733
27-Apr-09	543	177,927,641	65	20,633,093	50	16,925,326	73	25,633,233	32	9,788,740	244	82,229,810	147	50,702,199
25-Mar-09	553	179,602,421	95	31,807,848	33	10,161,549	68	24,036,000	32	10,564,862	245	83,485,560	185	63,034,048
25-Feb-09	593	195,097,401	74	23,229,538	53	18,345,866	60	20,445,383	33	11,480,811	229	76,159,094	206	68,693,495
26-Jan-09	627	206,682,911	85	29,095,889	45	14,302,437	62	21,272,245	28	9,287,354	228	75,123,867	214	72,253,717
26-Dec-08	681	223,761,048	66	22,444,111	47	13,838,942	73	27,379,666	27	8,944,744	235	77,836,827	202	68,858,060
25-Nov-08	719	236,893,701	76	23,136,109	38	12,875,177	70	26,242,257	24	7,410,717	237	78,270,797	228	79,391,131
27-Oct-08	768	253,544,802	58	18,832,500	44	11,403,956	57	21,459,532	34	11,500,160	248	82,023,453	266	93,762,808
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

**Group 2 - ARM**

26-Oct-09	49.48%	49.04%	4.39%	4.51%	2.20%	2.25%	14.12%	14.93%	3.14%	2.76%	23.54%	23.11%	3.14%	3.40%
25-Sep-09	48.82%	48.28%	4.21%	4.29%	2.97%	2.57%	13.64%	14.59%	2.77%	2.55%	23.79%	23.34%	3.79%	4.38%
25-Aug-09	48.24%	48.07%	5.34%	4.76%	2.62%	2.44%	13.80%	14.79%	2.72%	2.53%	22.76%	22.57%	4.53%	4.84%
27-Jul-09	47.48%	47.13%	5.05%	4.52%	3.59%	3.89%	14.27%	15.27%	2.72%	2.42%	20.58%	20.18%	6.31%	6.59%
25-Jun-09	46.39%	45.72%	6.56%	6.62%	2.91%	3.12%	11.06%	11.47%	2.53%	2.36%	21.93%	21.75%	8.62%	8.95%
26-May-09	47.16%	46.50%	6.12%	6.21%	3.15%	2.65%	9.18%	9.80%	2.61%	2.25%	21.42%	21.82%	10.35%	10.77%
27-Apr-09	47.05%	46.35%	5.63%	5.38%	4.33%	4.41%	6.33%	6.68%	2.77%	2.55%	21.14%	21.42%	12.74%	13.21%
25-Mar-09	45.66%	44.60%	7.84%	7.90%	2.73%	2.52%	5.62%	5.97%	2.64%	2.62%	20.23%	20.73%	15.28%	15.65%
25-Feb-09	47.52%	47.19%	5.93%	5.62%	4.25%	4.44%	4.81%	4.95%	2.64%	2.78%	18.35%	18.42%	16.51%	16.61%
26-Jan-09	48.64%	48.29%	6.59%	6.80%	3.49%	3.34%	4.81%	4.97%	2.17%	2.17%	17.69%	17.55%	16.60%	16.88%
26-Dec-08	51.16%	50.50%	4.96%	5.07%	3.53%	3.12%	5.48%	6.18%	2.03%	2.02%	17.66%	17.57%	15.18%	15.54%
25-Nov-08	51.65%	51.03%	5.46%	4.98%	2.73%	2.77%	5.03%	5.65%	1.72%	1.60%	17.03%	16.86%	16.38%	17.10%
27-Oct-08	52.07%	51.48%	3.93%	3.82%	2.98%	2.32%	3.86%	4.36%	2.31%	2.33%	16.81%	16.65%	18.03%	19.04%
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%

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-Oct-09**

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

Delinquency Category	Regular Loans		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
<b>Total (All Loans)</b>										
Current	1,782	326,199,563.94	22	3,512,425.14	1	199,807.97	0	0.00	1,805	329,911,797.05
0	240	43,996,847.27	8	1,915,035.17	0	0.00	0	0.00	248	45,911,882.44
30	161	31,339,797.30	5	1,061,891.47	0	0.00	0	0.00	166	32,401,688.77
60	53	11,904,543.80	10	1,399,555.14	0	0.00	0	0.00	63	13,304,098.94
90	26	6,672,303.17	5	825,462.19	35	7,050,328.69	0	0.00	66	14,548,094.05
120	15	3,854,866.34	8	1,489,631.06	39	7,430,687.15	0	0.00	62	12,775,184.55
150	18	5,502,482.95	8	1,019,243.73	39	10,435,233.98	0	0.00	65	16,956,960.66
180	11	2,257,060.07	10	1,243,893.10	40	11,428,577.83	0	0.00	61	14,929,531.00
210	21	3,536,387.42	4	907,192.52	33	8,146,403.88	4	504,192.29	62	13,094,176.11
240	20	4,411,824.97	8	1,295,698.51	34	10,928,734.39	3	432,441.51	65	17,068,699.38
270	15	3,623,294.71	9	2,802,790.06	30	6,857,050.27	2	459,785.82	56	13,742,920.86
300	23	5,618,967.18	3	596,800.00	43	11,189,829.75	4	600,163.19	73	18,005,760.12
330	26	7,357,292.62	1	469,265.28	30	6,416,834.00	3	809,640.31	60	15,053,032.21
360	22	6,782,613.10	3	540,692.53	14	2,712,440.06	5	1,158,421.11	44	11,194,166.80
390+	78	20,566,543.24	9	1,806,933.06	169	37,995,791.16	61	15,680,079.21	317	76,049,346.67
<b>Total (All Loans)</b>										
Current	55.46%	50.58%	0.68%	0.54%	0.03%	0.03%	0.00%	0.00%	56.17%	51.15%
0	7.47%	6.82%	0.25%	0.30%	0.00%	0.00%	0.00%	0.00%	7.72%	7.12%
30	5.01%	4.86%	0.16%	0.16%	0.00%	0.00%	0.00%	0.00%	5.17%	5.02%
60	1.65%	1.85%	0.31%	0.22%	0.00%	0.00%	0.00%	0.00%	1.96%	2.07%
90	0.81%	1.03%	0.16%	0.13%	1.09%	1.09%	0.00%	0.00%	2.06%	2.25%
120	0.47%	0.60%	0.25%	0.23%	1.21%	1.15%	0.00%	0.00%	1.93%	1.98%
150	0.56%	0.85%	0.25%	0.16%	1.21%	1.62%	0.00%	0.00%	2.02%	2.63%
180	0.34%	0.35%	0.31%	0.19%	1.24%	1.77%	0.00%	0.00%	1.89%	2.31%
210	0.65%	0.55%	0.12%	0.14%	1.03%	1.26%	0.12%	0.08%	1.92%	2.03%
240	0.62%	0.68%	0.25%	0.20%	1.06%	1.69%	0.09%	0.07%	2.02%	2.64%
270	0.47%	0.56%	0.28%	0.43%	0.93%	1.06%	0.06%	0.07%	1.74%	2.12%
300	0.72%	0.87%	0.09%	0.09%	1.34%	1.73%	0.12%	0.09%	2.27%	2.78%
330	0.81%	1.14%	0.03%	0.07%	0.93%	0.99%	0.09%	0.13%	1.86%	2.33%
360	0.68%	1.05%	0.09%	0.08%	0.44%	0.42%	0.16%	0.18%	1.37%	1.73%
390+	2.43%	3.19%	0.28%	0.28%	5.26%	5.89%	1.90%	2.43%	9.87%	11.79%

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

**Distribution Date: 26-Oct-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	531	58,310,811.70	5	724,231.55	0	0.00	0	0.00	536	59,035,043.25
0	54	6,694,831.46	3	357,282.89	0	0.00	0	0.00	57	7,052,114.35
30	33	4,137,285.11	1	54,198.87	0	0.00	0	0.00	34	4,191,483.98
60	4	277,049.30	4	463,730.86	0	0.00	0	0.00	8	740,780.16
90	2	211,406.23	2	108,008.40	6	1,110,937.26	0	0.00	10	1,430,351.89
120	-3	(376,771.86)	3	376,771.86	12	1,586,396.15	0	0.00	12	1,586,396.15
150	-2	(155,640.25)	2	155,640.25	3	312,587.73	0	0.00	3	312,587.73
180	-1	(48,325.72)	1	48,325.72	1	126,268.44	0	0.00	1	126,268.44
210	0	0.00	0	0.00	3	475,121.77	1	68,281.82	4	543,403.59
240	0	0.00	1	183,213.23	1	39,933.52	0	0.00	2	223,146.75
270	0	0.00	0	0.00	3	346,903.22	0	0.00	3	346,903.22
300	2	233,225.86	0	0.00	3	449,279.08	0	0.00	5	682,504.94
330	1	90,000.00	0	0.00	2	362,589.75	1	87,778.28	4	540,368.03
360	1	65,507.38	0	0.00	2	253,388.41	1	43,079.54	4	361,975.33
390+	5	882,544.19	0	0.00	12	1,642,611.83	1	152,323.62	18	2,677,479.64
<b>Group 1 - Fixed</b>										
Current	75.75%	73.02%	0.71%	0.91%	0.00%	0.00%	0.00%	0.00%	76.46%	73.93%
0	7.70%	8.38%	0.43%	0.45%	0.00%	0.00%	0.00%	0.00%	8.13%	8.83%
30	4.71%	5.18%	0.14%	0.07%	0.00%	0.00%	0.00%	0.00%	4.85%	5.25%
60	0.57%	0.35%	0.57%	0.58%	0.00%	0.00%	0.00%	0.00%	1.14%	0.93%
90	0.29%	0.26%	0.29%	0.14%	0.86%	1.39%	0.00%	0.00%	1.44%	1.79%
120	-0.43%	-0.47%	0.43%	0.47%	1.71%	1.99%	0.00%	0.00%	1.71%	1.99%
150	-0.29%	-0.19%	0.29%	0.19%	0.43%	0.39%	0.00%	0.00%	0.43%	0.39%
180	-0.14%	-0.06%	0.14%	0.06%	0.14%	0.16%	0.00%	0.00%	0.14%	0.16%
210	0.00%	0.00%	0.00%	0.00%	0.43%	0.60%	0.14%	0.09%	0.57%	0.69%
240	0.00%	0.00%	0.14%	0.23%	0.14%	0.05%	0.00%	0.00%	0.28%	0.28%
270	0.00%	0.00%	0.00%	0.00%	0.43%	0.43%	0.00%	0.00%	0.43%	0.43%
300	0.29%	0.29%	0.00%	0.00%	0.43%	0.56%	0.00%	0.00%	0.72%	0.85%
330	0.14%	0.11%	0.00%	0.00%	0.29%	0.45%	0.14%	0.11%	0.57%	0.67%
360	0.14%	0.08%	0.00%	0.00%	0.29%	0.32%	0.14%	0.05%	0.57%	0.45%
390+	0.71%	1.11%	0.00%	0.00%	1.71%	2.06%	0.14%	0.19%	2.56%	3.36%

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

**Distribution Date: 26-Oct-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	809	112,070,311.44	12	1,764,222.92	1	199,807.97	0	0.00	822	114,034,342.33
0	125	17,874,440.51	3	549,303.18	0	0.00	0	0.00	128	18,423,743.69
30	82	11,653,310.66	3	508,242.60	0	0.00	0	0.00	85	12,161,553.26
60	25	3,785,636.52	4	655,069.21	0	0.00	0	0.00	29	4,440,705.73
90	10	1,851,259.26	2	168,452.99	16	2,601,043.91	0	0.00	28	4,620,756.16
120	-4	(499,984.20)	4	499,984.20	13	1,971,886.06	0	0.00	13	1,971,886.06
150	-5	(723,167.21)	5	723,167.21	15	2,071,230.40	0	0.00	15	2,071,230.40
180	-5	(368,782.50)	5	368,782.50	18	2,927,373.80	0	0.00	18	2,927,373.80
210	-2	(221,890.87)	2	221,890.87	10	1,850,753.30	2	308,010.47	12	2,158,763.77
240	0	0.00	6	921,506.46	10	1,519,875.65	2	184,441.51	18	2,625,823.62
270	0	0.00	1	110,400.00	12	2,239,182.88	0	0.00	13	2,349,582.88
300	10	1,821,114.62	1	112,800.00	16	2,484,658.54	4	600,163.19	31	5,018,736.35
330	12	2,097,040.20	0	0.00	12	1,762,400.45	1	84,125.51	25	3,943,566.16
360	4	690,182.80	3	540,692.53	6	1,038,821.99	3	616,528.44	16	2,886,225.76
390+	33	4,752,371.44	6	886,835.67	85	13,815,085.41	34	6,032,222.26	158	25,486,514.78
<b>Group 1 - ARM</b>										
Current	57.34%	54.64%	0.85%	0.86%	0.07%	0.10%	0.00%	0.00%	58.26%	55.60%
0	8.86%	8.71%	0.21%	0.27%	0.00%	0.00%	0.00%	0.00%	9.07%	8.98%
30	5.81%	5.68%	0.21%	0.25%	0.00%	0.00%	0.00%	0.00%	6.02%	5.93%
60	1.77%	1.85%	0.28%	0.32%	0.00%	0.00%	0.00%	0.00%	2.05%	2.17%
90	0.71%	0.90%	0.14%	0.08%	1.13%	1.27%	0.00%	0.00%	1.98%	2.25%
120	-0.28%	-0.24%	0.28%	0.24%	0.92%	0.96%	0.00%	0.00%	0.92%	0.96%
150	-0.35%	-0.35%	0.35%	0.35%	1.06%	1.01%	0.00%	0.00%	1.06%	1.01%
180	-0.35%	-0.18%	0.35%	0.18%	1.28%	1.43%	0.00%	0.00%	1.28%	1.43%
210	-0.14%	-0.11%	0.14%	0.11%	0.71%	0.90%	0.14%	0.15%	0.85%	1.05%
240	0.00%	0.00%	0.43%	0.45%	0.71%	0.74%	0.14%	0.09%	1.28%	1.28%
270	0.00%	0.00%	0.07%	0.05%	0.85%	1.09%	0.00%	0.00%	0.92%	1.14%
300	0.71%	0.89%	0.07%	0.05%	1.13%	1.21%	0.28%	0.29%	2.19%	2.44%
330	0.85%	1.02%	0.00%	0.00%	0.85%	0.86%	0.07%	0.04%	1.77%	1.92%
360	0.28%	0.34%	0.21%	0.26%	0.43%	0.51%	0.21%	0.30%	1.13%	1.41%
390+	2.34%	2.32%	0.43%	0.43%	6.02%	6.74%	2.41%	2.94%	11.20%	12.43%

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

**Distribution Date: 26-Oct-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	106	29,790,914.76	1	111,487.28	0	0.00	0	0.00	107	29,902,402.04
0	4	1,110,949.76	1	764,589.69	0	0.00	0	0.00	5	1,875,539.45
30	4	1,182,824.73	1	499,450.00	0	0.00	0	0.00	5	1,682,274.73
60	3	694,281.33	0	0.00	0	0.00	0	0.00	3	694,281.33
90	0	0.00	0	0.00	1	414,000.00	0	0.00	1	414,000.00
120	0	0.00	0	0.00	1	151,615.74	0	0.00	1	151,615.74
150	0	0.00	0	0.00	2	916,725.74	0	0.00	2	916,725.74
180	0	0.00	0	0.00	2	729,278.27	0	0.00	2	729,278.27
210	0	0.00	0	0.00	3	675,257.03	0	0.00	3	675,257.03
240	0	0.00	0	0.00	3	672,075.85	0	0.00	3	672,075.85
270	0	0.00	1	210,166.94	1	323,372.38	0	0.00	2	533,539.32
300	2	660,824.97	0	0.00	3	668,192.23	0	0.00	5	1,329,017.20
330	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
360	0	0.00	0	0.00	1	360,000.00	1	498,813.13	2	858,813.13
390+	0	0.00	0	0.00	3	1,142,657.86	1	150,913.78	4	1,293,571.64
<b>Group 2 - Fixed</b>										
Current	73.10%	71.39%	0.69%	0.27%	0.00%	0.00%	0.00%	0.00%	73.79%	71.66%
0	2.76%	2.66%	0.69%	1.83%	0.00%	0.00%	0.00%	0.00%	3.45%	4.49%
30	2.76%	2.83%	0.69%	1.20%	0.00%	0.00%	0.00%	0.00%	3.45%	4.03%
60	2.07%	1.66%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.07%	1.66%
90	0.00%	0.00%	0.00%	0.00%	0.69%	0.99%	0.00%	0.00%	0.69%	0.99%
120	0.00%	0.00%	0.00%	0.00%	0.69%	0.36%	0.00%	0.00%	0.69%	0.36%
150	0.00%	0.00%	0.00%	0.00%	1.38%	2.20%	0.00%	0.00%	1.38%	2.20%
180	0.00%	0.00%	0.00%	0.00%	1.38%	1.75%	0.00%	0.00%	1.38%	1.75%
210	0.00%	0.00%	0.00%	0.00%	2.07%	1.62%	0.00%	0.00%	2.07%	1.62%
240	0.00%	0.00%	0.00%	0.00%	2.07%	1.61%	0.00%	0.00%	2.07%	1.61%
270	0.00%	0.00%	0.69%	0.50%	0.69%	0.77%	0.00%	0.00%	1.38%	1.27%
300	1.38%	1.58%	0.00%	0.00%	2.07%	1.60%	0.00%	0.00%	3.45%	3.18%
330	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
360	0.00%	0.00%	0.00%	0.00%	0.69%	0.86%	0.69%	1.20%	1.38%	2.06%
390+	0.00%	0.00%	0.00%	0.00%	2.07%	2.74%	0.69%	0.36%	2.76%	3.10%

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

**Distribution Date: 26-Oct-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	466	153,873,402.91	4	912,483.39	0	0.00	0	0.00	470	154,785,886.30
0	57	18,316,625.54	1	243,859.41	0	0.00	0	0.00	58	18,560,484.95
30	42	14,366,376.80	0	0.00	0	0.00	0	0.00	42	14,366,376.80
60	21	7,147,576.65	2	280,755.07	0	0.00	0	0.00	23	7,428,331.72
90	14	4,609,637.68	1	549,000.80	12	2,924,347.52	0	0.00	27	8,082,986.00
120	-1	(612,875.00)	1	612,875.00	13	3,720,789.20	0	0.00	13	3,720,789.20
150	-1	(140,436.27)	1	140,436.27	19	7,134,690.11	0	0.00	19	7,134,690.11
180	-4	(826,784.88)	4	826,784.88	19	7,645,657.32	0	0.00	19	7,645,657.32
210	-2	(685,301.65)	2	685,301.65	17	5,145,271.78	1	127,900.00	18	5,273,171.78
240	0	0.00	1	190,978.82	20	8,696,849.37	1	248,000.00	22	9,135,828.19
270	0	0.00	7	2,482,223.12	14	3,947,591.79	2	459,785.82	23	6,889,600.73
300	9	2,903,801.73	2	484,000.00	21	7,587,699.90	0	0.00	32	10,975,501.63
330	13	5,170,252.42	1	469,265.28	16	4,291,843.80	1	637,736.52	31	10,569,098.02
360	17	6,026,922.92	0	0.00	5	1,060,229.66	0	0.00	22	7,087,152.58
390+	40	14,931,627.61	3	920,097.39	69	21,395,436.06	25	9,344,619.55	137	46,591,780.61
<b>Group 2 - ARM</b>										
Current	48.74%	48.35%	0.42%	0.29%	0.00%	0.00%	0.00%	0.00%	49.16%	48.64%
0	5.96%	5.76%	0.10%	0.08%	0.00%	0.00%	0.00%	0.00%	6.06%	5.84%
30	4.39%	4.51%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.39%	4.51%
60	2.20%	2.25%	0.21%	0.09%	0.00%	0.00%	0.00%	0.00%	2.41%	2.34%
90	1.46%	1.45%	0.10%	0.17%	1.26%	0.92%	0.00%	0.00%	2.82%	2.54%
120	-0.10%	-0.19%	0.10%	0.19%	1.36%	1.17%	0.00%	0.00%	1.36%	1.17%
150	-0.10%	-0.04%	0.10%	0.04%	1.99%	2.24%	0.00%	0.00%	1.99%	2.24%
180	-0.42%	-0.26%	0.42%	0.26%	1.99%	2.40%	0.00%	0.00%	1.99%	2.40%
210	-0.21%	-0.22%	0.21%	0.22%	1.78%	1.62%	0.10%	0.04%	1.88%	1.66%
240	0.00%	0.00%	0.10%	0.06%	2.09%	2.73%	0.10%	0.08%	2.29%	2.87%
270	0.00%	0.00%	0.73%	0.78%	1.46%	1.24%	0.21%	0.14%	2.40%	2.16%
300	0.94%	0.91%	0.21%	0.15%	2.20%	2.38%	0.00%	0.00%	3.35%	3.44%
330	1.36%	1.62%	0.10%	0.15%	1.67%	1.35%	0.10%	0.20%	3.23%	3.32%
360	1.78%	1.89%	0.00%	0.00%	0.52%	0.33%	0.00%	0.00%	2.30%	2.22%
390+	4.18%	4.69%	0.31%	0.29%	7.22%	6.72%	2.62%	2.94%	14.33%	14.64%

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

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

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

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

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

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

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

***Distribution Date: 26-Oct-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
		<b><i>No Prepayment Premiums Reported for the Current Period</i></b>			
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

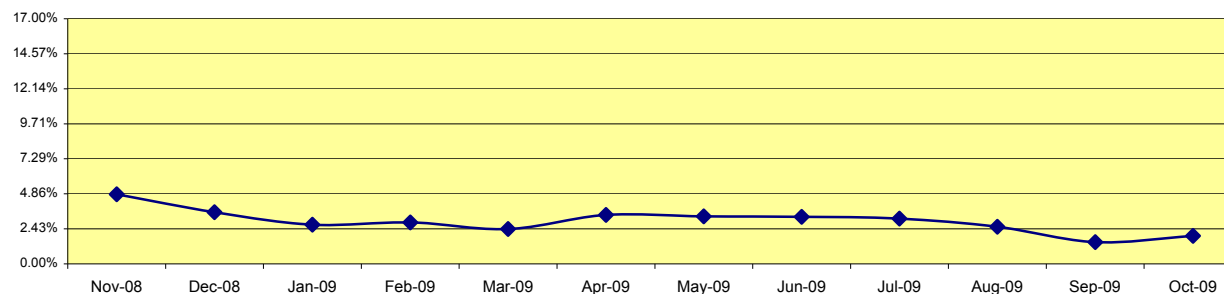
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**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

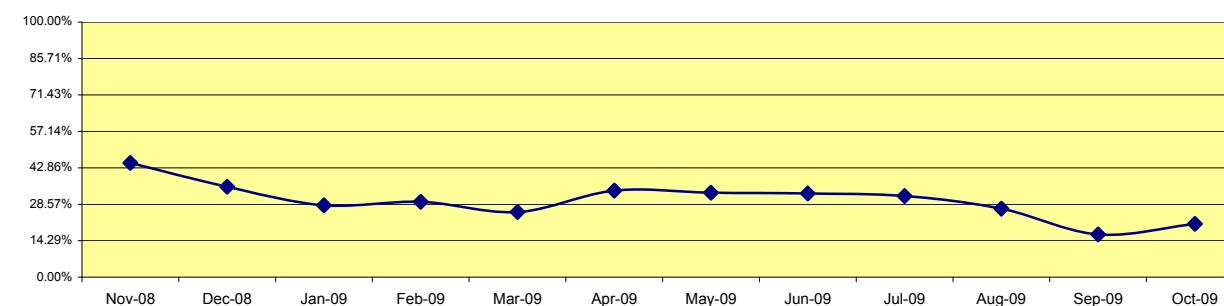
**Distribution Date: 26-Oct-09  
Prepayment Summary  
Total (All Loans)**

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

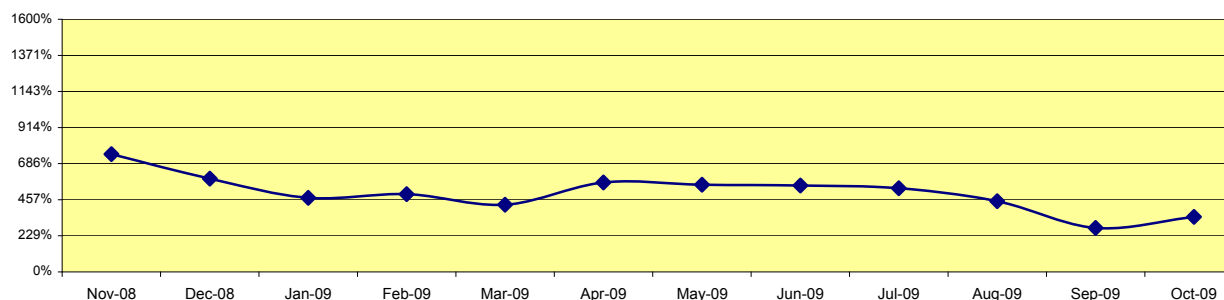
Current Period	1.94%
3-Month Average	2.01%
6-Month Average	2.62%
12-Month Average	2.96%
Average Since Cut-Off	2.36%

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

Current Period	20.92%
3-Month Average	21.50%
6-Month Average	27.05%
12-Month Average	29.98%
Average Since Cut-Off	24.29%

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

Current Period	349%
3-Month Average	358%
6-Month Average	451%
12-Month Average	500%
Average Since Cut-Off	405%



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

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

***Distribution Date: 26-Oct-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
6,000.00	to 66,000.00	327	10.18%	16,385,226	2.54%	20,000.00	to 76,000.00	949	10.32%	55,712,917	2.84%
66,000.01	to 83,000.00	233	7.25%	17,356,556	2.69%	76,000.01	to 94,000.00	595	6.47%	50,678,825	2.58%
83,000.01	to 100,000.00	260	8.09%	23,911,519	3.71%	94,000.01	to 112,000.00	846	9.20%	87,178,745	4.44%
100,000.01	to 117,000.00	266	8.28%	28,883,100	4.48%	112,000.01	to 130,000.00	723	7.86%	87,664,081	4.46%
117,000.01	to 134,000.00	265	8.25%	33,286,696	5.16%	130,000.01	to 148,000.00	745	8.10%	103,502,326	5.27%
134,000.01	to 153,000.00	259	8.06%	36,912,503	5.72%	148,000.01	to 168,000.00	732	7.96%	115,589,273	5.88%
153,000.01	to 202,000.00	482	15.00%	84,668,800	13.13%	168,000.01	to 216,000.00	1,348	14.66%	257,370,725	13.10%
202,000.01	to 251,000.00	333	10.36%	75,300,371	11.68%	216,000.01	to 264,000.00	904	9.83%	216,457,374	11.01%
251,000.01	to 300,000.00	210	6.54%	57,720,065	8.95%	264,000.01	to 312,000.00	636	6.92%	182,018,050	9.26%
300,000.01	to 349,000.00	140	4.36%	45,315,413	7.03%	312,000.01	to 360,000.00	469	5.10%	157,339,807	8.01%
349,000.01	to 398,000.00	116	3.61%	43,275,783	6.71%	360,000.01	to 408,000.00	337	3.67%	129,686,206	6.60%
398,000.01	to 1,392,000.00	322	10.02%	181,931,308	28.21%	408,000.01	to 1,500,000.00	910	9.90%	521,959,298	26.56%
		3,213	100.00%	644,947,340	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
1.75%	to 5.88%	371	11.55%	97,559,304	15.13%	4.75%	to 6.00%	1,015	11.04%	278,223,323	14.16%
5.88%	to 6.14%	137	4.26%	33,922,303	5.26%	6.00%	to 6.17%	327	3.56%	84,607,056	4.31%
6.14%	to 6.41%	181	5.63%	46,775,592	7.25%	6.17%	to 6.34%	467	5.08%	130,879,323	6.66%
6.41%	to 6.67%	163	5.07%	39,662,472	6.15%	6.34%	to 6.52%	1,113	12.11%	292,035,192	14.86%
6.67%	to 6.94%	200	6.22%	40,608,198	6.30%	6.52%	to 6.69%	515	5.60%	118,563,889	6.03%
6.94%	to 7.25%	618	19.23%	142,442,774	22.09%	6.69%	to 6.88%	1,252	13.62%	274,879,628	13.99%
7.25%	to 7.47%	192	5.98%	37,122,154	5.76%	6.88%	to 7.09%	595	6.47%	130,201,819	6.63%
7.47%	to 7.69%	344	10.71%	64,040,811	9.93%	7.09%	to 7.31%	915	9.95%	173,891,532	8.85%
7.69%	to 7.91%	304	9.46%	49,725,735	7.71%	7.31%	to 7.53%	854	9.29%	151,524,688	7.71%
7.91%	to 8.13%	250	7.78%	36,836,288	5.71%	7.53%	to 7.75%	670	7.29%	113,887,004	5.80%
8.13%	to 8.38%	176	5.48%	23,949,133	3.71%	7.75%	to 8.00%	565	6.15%	90,381,481	4.60%
8.38%	to 11.63%	277	8.62%	32,302,577	5.01%	8.00%	to 10.25%	906	9.85%	126,082,691	6.42%
		3,213	100.00%	644,947,340	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-Oct-09***  
***Mortgage Loan Characteristics Part II***  
***Total (All Loans)***

**Distribution by Product Characteristics (Current)**

Product Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Adjustable	2,367	523,368,141	81.15%	311.87	6.91%
Fixed 1st Lien	846	121,579,199	18.85%	303.26	6.98%

Total	3,213	644,947,340	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%	359.66	6.80%
Fixed 1st Lien	1,394	203,781,861	10.37%	348.80	7.19%

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

Property Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
SF Unattached Dwelling	2,253	418,560,131	64.90%	309.85	6.94%
PUD	547	133,207,269	20.65%	310.78	6.87%
Condo - Low Facility	248	49,659,138	7.70%	311.12	6.86%
Multifamily	147	38,366,523	5.95%	311.32	7.09%
Condo - High Facility	18	5,154,279	0.80%	312.05	6.94%

Total	3,213	644,947,340	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%	358.31	6.87%
PUD	1,491	387,102,625	19.70%	358.99	6.79%
Condo - Low Facility	718	149,564,487	7.61%	358.81	6.71%
Multifamily	328	85,565,266	4.35%	359.29	6.87%
Condo - High Facility	50	16,021,970	0.82%	359.54	6.78%
Other	1	199,629	0.01%	360.00	6.38%

Total	9,194	1,965,157,627	100.00%		
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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-Oct-09  
Mortgage Loan Characteristics Part II  
Total (All Loans)***

**Distribution by Occupancy Type (Current)**

Occupancy Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Owner Occupied - Primary Residence	3,069	625,814,275	97.03%	310.23	6.91%
Non-Owner Occupied	124	15,880,996	2.46%	311.21	7.53%
Owner Occupied - Secondary Residence	20	3,252,069	0.50%	309.04	7.68%

Total	3,213	644,947,340	100.00%		
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**Distribution by Occupancy Type (Cut-off)**

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

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

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Purchase	2,087	434,109,737	67.31%	311.62	6.88%
Refinance/Equity Takeout	987	186,683,507	28.95%	307.86	7.03%
Refinance/No Cash Out	139	24,154,095	3.75%	303.94	7.00%

Total	3,213	644,947,340	100.00%		
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**Distribution by Loan Purpose (Cut-off)**

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

Total	9,194	1,965,157,627	100.00%		
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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-Oct-09*  
*Mortgage Loan Characteristics Part II*  
*Total (All Loans)*

Distribution by Originator Concentration > 10% (Current)

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
First Franklin	3,213	644,947,340	100.00%	310.25	6.93%

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

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

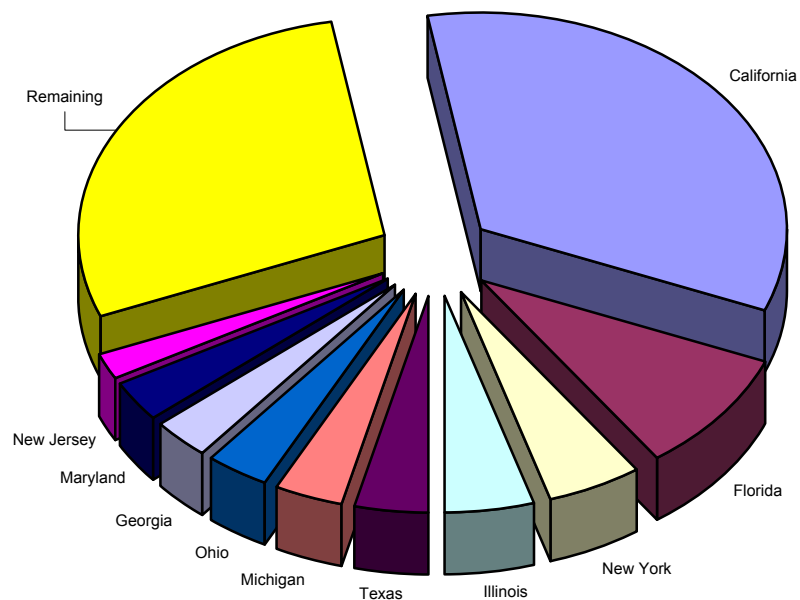
Stratifications only include loans with a balance > .01

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

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

**Top 10 Current State Concentration**

Geographic Distribution	# of Loans	Balance <sup>(1)</sup>	% of Balance	WAMM	WAC
California	577	218,746,191	33.92%	311	6.47%
Florida	302	59,481,535	9.22%	311	7.01%
New York	131	31,194,115	4.84%	311	7.42%
Illinois	203	30,778,813	4.77%	308	7.21%
Texas	238	26,158,477	4.06%	304	7.39%
Michigan	152	22,137,180	3.43%	312	7.17%
Ohio	192	21,554,483	3.34%	311	7.31%
Georgia	125	19,545,521	3.03%	310	7.30%
Maryland	70	19,211,255	2.98%	311	6.89%
New Jersey	52	13,895,435	2.15%	312	7.07%
Remaining	1,171	182,244,335	28.26%	310	7.14%

**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%	357	7.24%
New York	269	67,453,365	3.43%	359	6.95%
Texas	454	56,880,507	2.89%	352	7.11%
Maryland	213	54,163,077	2.76%	359	6.99%
Michigan	371	51,822,580	2.64%	359	7.18%
Minnesota	286	51,077,272	2.60%	359	6.89%
Georgia	318	50,433,906	2.57%	358	7.14%
Utah	336	49,455,773	2.52%	360	6.84%
Remaining	3,613	583,036,985	29.67%	358	6.98%

Stratifications only include loans with a balance &gt; .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-Oct-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
4000502095	1,159,940.00	479,404.74	680,535.26	0.00	680,535.26	58.67%	80.00%	625	1	C	1
4000511029	862,432.84	200,380.13	662,052.71	0.00	662,052.71	76.77%	80.00%	680	1	C	1
4000475069	483,609.38	326,772.23	156,837.15	0.00	156,837.15	32.43%	95.00%	619	1	C	1
4000498117	462,852.07	189,361.02	273,491.05	0.00	273,491.05	59.09%	80.00%	646	1	C	1
4000480773	459,200.00	196,175.98	263,024.02	0.00	263,024.02	57.28%	80.00%	697	1	C	1
4000495333	437,085.29	234,193.52	202,891.77	0.00	202,891.77	46.42%	80.00%	697	1	C	1
4000515774	433,201.39	278,194.82	155,006.57	0.00	155,006.57	35.78%	80.00%	731	1	C	1
4000495435	384,155.14	38,375.02	345,780.12	0.00	345,780.12	90.01%	80.00%	648	1	C	1
4000499748	349,600.00	140,628.78	208,971.22	0.00	208,971.22	59.77%	80.00%	677	1	C	1
4000484995	342,000.00	28,020.81	313,979.19	0.00	313,979.19	91.81%	90.00%	656	1	C	1
4000477954	335,600.81	113,447.13	222,153.68	0.00	222,153.68	66.20%	80.00%	678	1	C	1
4000488288	307,887.97	118,970.58	188,917.39	0.00	188,917.39	61.36%	80.00%	725	1	C	1
4000514869	303,998.31	132,436.36	171,561.95	0.00	171,561.95	56.44%	80.00%	631	1	C	1
4000503769	299,830.74	79,011.26	220,819.48	0.00	220,819.48	73.65%	80.00%	699	1	C	1
4000509960	280,000.00	121,316.77	158,683.23	0.00	158,683.23	56.67%	80.00%	749	1	C	1
4000474059	276,192.86	117,581.83	158,611.03	0.00	158,611.03	57.43%	75.00%	660	1	C	3
4000494121	267,198.05	115,592.94	151,605.11	0.00	151,605.11	56.74%	80.00%	673	1	C	1
4000507717	256,000.00	28,277.03	227,722.97	0.00	227,722.97	88.95%	80.00%	570	1	C	1
4000496348	219,158.48	61,825.69	157,332.79	0.00	157,332.79	71.79%	80.00%	670	1	C	3
4000511192	209,839.01	35,190.83	174,648.18	0.00	174,648.18	83.23%	79.99%	587	1	C	1
4000496889	200,000.00	167,757.04	32,242.96	0.00	32,242.96	16.12%	80.00%	614	1	C	1
4000499728	192,000.00	(15,164.79)	207,164.79	0.00	207,164.79	107.90%	80.00%	648	1	C	1
4000471763	185,585.48	99,694.20	85,891.28	0.00	85,891.28	46.28%	80.00%	663	1	C	1
4000511149	180,716.46	100,944.78	79,771.68	0.00	79,771.68	44.14%	79.98%	603	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-Oct-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
4000493654	180,000.00	53,046.19	126,953.81	0.00	126,953.81	70.53%	80.00%	739	1	C	1
4000499972	171,372.75	81,956.32	89,416.43	0.00	89,416.43	52.18%	80.00%	640	1	C	1
4000473062	167,200.00	86,511.26	80,688.74	0.00	80,688.74	48.26%	80.00%	654	1	C	1
4000513022	166,160.48	15,417.67	150,742.81	0.00	150,742.81	90.72%	95.00%	624	1	C	1
4000486592	162,542.15	89,913.25	72,628.90	0.00	72,628.90	44.68%	80.00%	723	1	C	1
4000506969	160,250.49	107,469.47	52,781.02	0.00	52,781.02	32.94%	80.00%	601	1	C	1
4000428640	156,344.99	138,997.41	17,347.58	0.00	17,347.58	11.10%	80.00%	653	1	C	1
4000508104	152,000.00	(34,171.61)	186,171.61	0.00	186,171.61	122.48%	80.00%	625	1	C	1
4000498012	145,531.92	36,629.36	108,902.56	0.00	108,902.56	74.83%	80.00%	677	1	C	3
4000480874	143,945.37	75,908.73	68,036.64	0.00	68,036.64	47.27%	80.00%	623	1	C	1
4000489010	139,074.27	118,225.24	20,849.03	0.00	20,849.03	14.99%	79.99%	605	1	C	1
4000497865	132,668.16	93,667.14	39,001.02	0.00	39,001.02	29.40%	80.00%	640	1	C	1
4000508271	116,208.18	(6,395.16)	122,603.34	0.00	122,603.34	105.50%	79.97%	685	1	C	1
4000510847	112,561.96	43,427.56	69,134.40	0.00	69,134.40	61.42%	80.00%	591	1	C	1
4000503801	111,784.36	85,810.31	25,974.05	0.00	25,974.05	23.24%	80.00%	587	1	C	1
4000506052	108,882.64	(14,041.89)	122,924.53	0.00	122,924.53	112.90%	80.00%	588	1	C	1
4000506741	108,331.92	(6,448.08)	114,780.00	0.00	114,780.00	105.95%	80.00%	604	1	C	1
4000504826	106,445.57	(13,842.91)	120,288.48	0.00	120,288.48	113.00%	79.98%	642	1	C	1
4000505853	105,373.41	59,102.43	46,270.98	0.00	46,270.98	43.91%	80.00%	648	1	C	1
4000489411	86,021.15	(7,052.02)	93,073.17	0.00	93,073.17	108.20%	80.00%	633	1	C	1
4000488450	72,788.00	(8,469.65)	81,257.65	0.00	81,257.65	111.64%	80.00%	553	1	C	1
4000470198	66,261.83	(11,811.71)	78,073.54	0.00	78,073.54	117.83%	79.95%	556	1	C	1
4000482929	57,362.60	(6,382.14)	63,744.74	0.00	63,744.74	111.13%	95.00%	603	1	C	1
4000508851	49,346.92	9,935.53	39,411.39	0.00	39,411.39	79.87%	95.00%	736	1	C	3

**Liq. Type Code - Legend**

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

L	Third Party
O	Settled
P	
R	
S	

**Occ Type Code - Legend**

T	Primary	1
X	Secondary	2
	Investment	3

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

***Distribution Date: 26-Oct-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
4000490419	39,708.96	(2,601.24)	42,310.20	0.00	42,310.20	106.55%	80.00%	564	1	C	1
4000406162	0.00	0.00	0.00	877.92	149,963.21	68.20%	79.99%	640	1	C	1
4000413429	0.00	0.00	0.00	670.00	49,299.46	120.62%	80.00%	647	1	C	1
4000425574	0.00	0.00	0.00	100.00	106,188.14	122.90%	80.00%	561	1	C	1
4000426331	0.00	0.00	0.00	85.81	499,416.99	40.94%	80.00%	760	1	C	1
4000435157	0.00	0.00	0.00	(1.95)	158,415.80	106.62%	80.00%	641	1	C	3
4000438078	0.00	0.00	0.00	300.00	44,227.37	127.13%	70.00%	631	1	C	3
4000439462	0.00	0.00	0.00	106.42	61,251.44	133.52%	80.00%	545	1	C	1
4000446516	0.00	0.00	0.00	1,300.00	209,389.17	99.00%	90.00%	618	1	C	1
4000451337	0.00	0.00	0.00	(759.27)	88,198.83	33.82%	80.00%	672	1	C	1
4000454735	0.00	0.00	0.00	(132.36)	51,414.45	103.18%	90.00%	590	1	C	1
4000455634	0.00	0.00	0.00	(13.75)	338,926.63	68.35%	80.00%	651	1	C	1
4000460497	0.00	0.00	0.00	195.70	121,087.66	50.98%	80.00%	643	1	H	1
4000460596	0.00	0.00	0.00	25.19	69,889.64	40.90%	80.00%	632	1	C	1
4000461425	0.00	0.00	0.00	17,695.06	168,752.30	94.35%	95.00%	722	1	C	3
4000463137	0.00	0.00	0.00	491.36	157,207.69	54.47%	80.00%	645	1	C	1
4000463177	0.00	0.00	0.00	200.00	55,981.86	108.74%	95.00%	668	1	C	1
4000463235	0.00	0.00	0.00	9.00	193,913.73	43.13%	80.00%	657	1	C	1
4000465634	0.00	0.00	0.00	119.98	130,917.81	57.33%	80.00%	654	1	S	1
4000471852	0.00	0.00	0.00	75.00	107,172.07	38.58%	80.00%	652	1	S	1
4000475908	0.00	0.00	0.00	(1,015.00)	34,837.60	85.06%	90.00%	591	1	C	1
4000478303	0.00	0.00	0.00	44.00	242,437.21	87.55%	80.00%	601	1	C	1
4000478410	0.00	0.00	0.00	(159.28)	204,181.77	61.41%	88.77%	569	1	C	1
4000481586	0.00	0.00	0.00	496.98	197,330.85	56.29%	80.00%	658	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-Oct-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
4000481604	0.00	0.00	0.00	(21.95)	177,569.98	47.73%	80.00%	752	1	C	1
4000482153	0.00	0.00	0.00	1,415.56	141,330.08	90.26%	90.00%	654	1	C	3
4000483049	0.00	0.00	0.00	513.35	179,461.97	65.18%	84.92%	649	1	C	1
4000483560	0.00	0.00	0.00	(395.00)	111,833.79	90.20%	79.99%	606	1	C	1
4000486098	0.00	0.00	0.00	(362.28)	280,716.42	64.94%	95.00%	678	1	C	1
4000486323	0.00	0.00	0.00	292.64	193,333.62	81.92%	80.00%	646	1	C	1
4000486334	0.00	0.00	0.00	43,665.51	187,655.19	88.54%	80.00%	675	1	C	1
4000486956	0.00	0.00	0.00	528.16	201,522.56	70.96%	80.00%	636	1	C	1
4000487256	0.00	0.00	0.00	(17.82)	50,326.04	53.58%	80.00%	639	1	C	1
4000487665	0.00	0.00	0.00	(100.00)	28,629.06	24.90%	80.00%	634	1	C	1
4000487822	0.00	0.00	0.00	1,008.79	209,185.64	64.57%	80.00%	628	1	A	1
4000488007	0.00	0.00	0.00	413.62	84,808.93	121.30%	80.00%	609	1	C	1
4000488797	0.00	0.00	0.00	200.00	201,102.96	78.40%	90.00%	625	1	C	1
4000489142	0.00	0.00	0.00	(1,259.57)	122,547.91	62.54%	79.98%	641	1	C	1
4000489226	0.00	0.00	0.00	148.18	186,476.43	62.21%	72.82%	743	1	C	3
4000489395	0.00	0.00	0.00	63.00	2,767.47	1.31%	80.00%	647	1	S	1
4000489564	0.00	0.00	0.00	(620.00)	179,196.24	93.17%	80.00%	685	1	C	1
4000489985	0.00	0.00	0.00	87.36	159,631.60	40.31%	80.00%	619	1	C	1
4000491086	0.00	0.00	0.00	600.00	43,655.66	110.99%	80.00%	590	1	A	1
4000491383	0.00	0.00	0.00	437.56	55,230.57	101.10%	80.00%	585	1	C	1
4000491421	0.00	0.00	0.00	44.00	25,948.73	37.96%	80.00%	603	1	A	1
4000491449	0.00	0.00	0.00	(11.95)	380,788.80	82.16%	90.00%	641	1	C	3
4000491891	0.00	0.00	0.00	9.00	160,273.05	36.54%	80.00%	669	1	C	1
4000491997	0.00	0.00	0.00	892.25	83,302.36	85.49%	86.67%	590	1	C	1

**Liq. Type Code - Legend**

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

L	Third Party
O	Settled

**Occ Type Code - Legend**

T	Primary	1
X	Secondary	2
	Investment	3

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

**Distribution Date: 26-Oct-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
4000492090	0.00	0.00	0.00	161.08	143,558.94	105.28%	87.50%	581	1	C	1
4000492156	0.00	0.00	0.00	111.34	21,032.88	10.61%	79.99%	627	1	S	1
4000492362	0.00	0.00	0.00	(105.33)	231,113.46	58.96%	80.00%	689	1	C	1
4000492387	0.00	0.00	0.00	(40.14)	180,137.77	80.43%	80.00%	628	1	C	1
4000493903	0.00	0.00	0.00	(2,087.00)	221,431.75	82.62%	80.00%	600	1	C	1
4000494187	0.00	0.00	0.00	800.00	178,914.11	113.45%	80.00%	653	1	C	1
4000494780	0.00	0.00	0.00	(1,061.76)	205,360.04	111.70%	87.91%	642	1	C	1
4000494835	0.00	0.00	0.00	102.11	130,076.92	42.51%	80.00%	763	1	C	1
4000495010	0.00	0.00	0.00	(131.82)	221,377.77	70.20%	80.00%	664	1	C	1
4000495194	0.00	0.00	0.00	1,539.30	60,787.98	43.91%	80.00%	620	1	C	1
4000495211	0.00	0.00	0.00	(4,648.46)	205,656.30	29.96%	79.99%	703	1	C	1
4000495468	0.00	0.00	0.00	(390.50)	60,694.45	94.57%	80.00%	594	1	C	1
4000496161	0.00	0.00	0.00	(396.60)	147,290.70	101.93%	85.00%	662	1	C	1
4000496982	0.00	0.00	0.00	671.00	211,482.95	108.12%	79.99%	732	1	C	1
4000497382	0.00	0.00	0.00	552.75	244,529.16	78.37%	80.00%	624	1	C	1
4000497458	0.00	0.00	0.00	(288.98)	77,458.57	110.43%	90.00%	605	1	C	1
4000497529	0.00	0.00	0.00	(675.13)	74,477.31	49.32%	80.00%	685	1	C	1
4000497980	0.00	0.00	0.00	(179.77)	78,127.78	58.18%	80.00%	621	1	C	1
4000498154	0.00	0.00	0.00	6,582.41	156,389.97	67.17%	80.00%	648	1	A	1
4000498273	0.00	0.00	0.00	(275.00)	117,666.65	53.87%	80.00%	619	1	C	1
4000498703	0.00	0.00	0.00	121.36	115,691.26	26.90%	80.00%	694	1	C	1
4000499399	0.00	0.00	0.00	367.36	23,311.17	11.18%	90.00%	580	1	C	1
4000499447	0.00	0.00	0.00	119.00	152,288.14	54.31%	94.93%	635	1	A	1
4000500068	0.00	0.00	0.00	1,935.54	309,278.50	80.55%	80.00%	665	1	C	1

**Liq. Type Code - Legend**

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

L	Third Party
O	Settled

**Occ Type Code - Legend**

T	Primary	1
X	Secondary	2
	Investment	3

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

**Distribution Date: 26-Oct-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
4000500897	0.00	0.00	0.00	414.08	36,564.62	20.50%	80.00%	603	1	C	1
4000500958	0.00	0.00	0.00	718.89	166,750.38	109.73%	80.00%	680	1	C	1
4000501061	0.00	0.00	0.00	97.50	13,250.16	10.88%	80.00%	603	1	C	1
4000501320	0.00	0.00	0.00	(2,313.29)	137,811.18	88.34%	80.00%	659	1	C	1
4000502550	0.00	0.00	0.00	50.00	47,826.57	21.36%	80.00%	767	1	S	1
4000502615	0.00	0.00	0.00	(1,056.02)	80,735.14	60.43%	80.00%	665	1	C	1
4000503154	0.00	0.00	0.00	(108.85)	222,920.29	79.29%	80.00%	633	1	C	1
4000503622	0.00	0.00	0.00	1,780.00	32,539.94	17.04%	79.86%	677	1	C	1
4000503708	0.00	0.00	0.00	2,762.00	119,185.70	100.45%	80.00%	591	1	C	1
4000503787	0.00	0.00	0.00	175.01	236,859.55	49.76%	80.00%	786	1	S	1
4000504951	0.00	0.00	0.00	(11.95)	79,737.62	116.51%	80.00%	624	1	C	1
4000505689	0.00	0.00	0.00	18.75	88,068.09	41.24%	80.00%	689	1	S	1
4000506124	0.00	0.00	0.00	(1,323.26)	73,867.38	51.41%	95.00%	622	1	C	1
4000506489	0.00	0.00	0.00	50.00	46,119.43	106.50%	80.00%	545	1	C	1
4000507084	0.00	0.00	0.00	202.17	129,546.37	112.40%	90.00%	676	1	C	1
4000507369	0.00	0.00	0.00	(18.06)	83,327.07	57.70%	90.00%	602	1	C	1
4000508112	0.00	0.00	0.00	18.75	61,977.55	32.20%	70.00%	689	1	S	3
4000508497	0.00	0.00	0.00	50.00	43,488.91	8.13%	80.00%	744	1	S	1
4000508775	0.00	0.00	0.00	(21.95)	145,808.92	115.43%	80.00%	697	1	C	1
4000509375	0.00	0.00	0.00	108.57	44,588.79	34.53%	80.00%	680	1	C	1
4000509503	0.00	0.00	0.00	13,905.46	478,146.03	47.81%	89.69%	713	1	C	1
4000509805	0.00	0.00	0.00	187.50	73,413.55	19.58%	84.27%	738	1	S	1
4000510207	0.00	0.00	0.00	32.75	274,983.23	96.49%	79.17%	649	1	C	1
4000510209	0.00	0.00	0.00	50.00	123,763.10	62.22%	90.00%	598	1	C	1

**Liq. Type Code - Legend**

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

L	Third Party
O	Settled

**Occ Type Code - Legend**

T	Primary	1
X	Secondary	2
	Investment	3

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

***Distribution Date: 26-Oct-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
4000510228	0.00	0.00	0.00	(864.31)	88,625.56	42.14%	80.00%	745	1	C	1
4000510723	0.00	0.00	0.00	(1,872.86)	188,137.85	81.67%	80.00%	604	1	C	1
4000510874	0.00	0.00	0.00	457.56	200,692.00	46.24%	71.15%	628	1	A	1
4000511358	0.00	0.00	0.00	870.59	337,920.41	70.75%	80.00%	590	1	C	1
4000511859	0.00	0.00	0.00	(11.95)	195,473.04	74.12%	80.00%	660	1	C	1
4000513397	0.00	0.00	0.00	(425.31)	213,406.60	76.93%	76.00%	605	1	C	1
4000514334	0.00	0.00	0.00	3,486.46	165,463.37	35.39%	80.00%	611	1	C	1
4000514737	0.00	0.00	0.00	(303.05)	30,221.88	19.58%	79.99%	800	1	C	2
4000514989	0.00	0.00	0.00	(1,514.55)	182,147.79	99.86%	80.00%	688	1	C	1
4000515449	0.00	0.00	0.00	(220.47)	235,507.00	49.06%	80.00%	610	1	C	1
4000515628	0.00	0.00	0.00	(490.69)	81,587.51	90.65%	64.29%	616	1	C	1
4000515820	0.00	0.00	0.00	213.10	169,741.72	61.52%	80.00%	632	1	A	1
4000516018	0.00	0.00	0.00	96.75	11,744.51	6.52%	80.00%	650	1	C	1
4000516064	0.00	0.00	0.00	(86.32)	341,594.86	68.00%	95.00%	643	1	C	1
4000516478	0.00	0.00	0.00	(10.00)	211,589.61	51.36%	80.00%	770	1	C	1
4000516553	0.00	0.00	0.00	940.55	314,335.75	61.97%	79.94%	700	1	A	1
4000516629	0.00	0.00	0.00	596.34	185,101.12	43.82%	80.00%	641	1	C	1
4000516999	0.00	0.00	0.00	(50.00)	65,754.73	121.23%	80.00%	573	1	C	1
4000517436	0.00	0.00	0.00	25.00	184,005.48	51.26%	79.97%	640	1	A	1
4000517490	0.00	0.00	0.00	(352.66)	261,811.99	78.55%	80.00%	630	1	C	1
4000518229	0.00	0.00	0.00	(422.65)	88,902.09	81.42%	80.00%	685	1	C	1
4000519608	0.00	0.00	0.00	422.50	113,079.35	77.21%	80.00%	646	1	C	1
4000520389	0.00	0.00	0.00	(160.37)	97,627.96	114.16%	80.00%	604	1	C	1
4000521709	0.00	0.00	0.00	2,968.56	167,512.30	75.05%	80.00%	787	1	C	1

**Liq. Type Code - Legend**

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

L	Third Party
O	Settled

**Occ Type Code - Legend**

T	Primary	1
X	Secondary	2
	Investment	3

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

***Distribution Date: 26-Oct-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
4000524082	0.00	0.00	0.00	(15.00)	253,756.00	59.90%	80.00%	627	1	C	1
Current Total	11,906,252.36	4,373,190.16	7,533,062.20	90,069.25	7,442,992.95						
Cumulative	453,964,525.41	215,389,758.30	238,574,767.11	1,896,802.58	236,677,964.53						

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

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

***Distribution Date: 26-Oct-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-May-07	2,678,387.72	2,100,711.51	577,676.21	9	0.00	0	0.00	0	(1,198.78)	3	578,874.99	3,676,764.33
25-Apr-07	4,009,238.83	2,982,657.29	1,026,581.54	16	(364.80)	1	0.00	0	(8,868.00)	13	1,035,814.34	3,097,889.34
26-Mar-07	1,417,237.06	1,004,617.20	412,619.86	8	(3,976.29)	1	0.00	0	(34,157.16)	1	450,753.31	2,062,075.00
26-Feb-07	3,050,182.60	2,401,465.64	648,716.96	16	0.00	0	159,581.40	1	0.00	0	489,135.56	1,611,321.69
25-Jan-07	2,416,094.02	1,874,591.35	541,502.67	8	0.00	0	0.00	0	0.00	0	541,502.67	1,122,186.13
26-Dec-06	492,672.84	444,541.49	48,131.35	3	0.00	0	5,000.00	1	0.00	0	43,131.35	580,683.46
27-Nov-06	950,416.98	746,013.51	204,403.47	6	0.00	0	0.00	0	0.00	0	204,403.47	537,552.11
25-Oct-06	276,078.42	222,617.09	53,461.33	2	0.00	0	0.00	0	0.00	0	53,461.33	333,148.64
25-Sep-06	287,200.00	281,971.62	5,228.38	1	0.00	0	0.00	0	0.00	0	5,228.38	279,687.31
25-Aug-06	348,400.73	143,757.14	204,643.59	3	0.00	0	0.00	0	0.00	0	204,643.59	274,458.93
25-Jul-06	167,536.22	164,395.23	3,140.99	1	0.00	0	0.00	0	0.00	0	3,140.99	69,815.34
26-Jun-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	66,674.35
25-May-06	270,886.32	204,211.97	66,674.35	1	0.00	0	0.00	0	0.00	0	66,674.35	66,674.35
25-Apr-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
27-Mar-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
27-Feb-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
25-Jan-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Total	453,964,525.41	215,389,758.30	238,574,767.11	1,836	(351,116.93)	687	2,160,955.58	1,749	86,963.93	977	236,677,964.53	

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

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

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

***Distribution Date: 26-Oct-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-May-07	396,515.61	244,451.16	152,064.45	4	0.00	0	0.00	0	(1,198.78)	3	153,263.23	1,812,923.88
25-Apr-07	1,046,376.21	594,608.87	451,767.34	7	0.00	0	0.00	0	(3,624.80)	8	455,392.14	1,659,660.65
26-Mar-07	793,337.06	548,457.30	244,879.76	6	0.00	0	0.00	0	(34,157.16)	1	279,036.92	1,204,268.51
26-Feb-07	1,417,814.12	1,027,452.35	390,361.77	12	0.00	0	159,581.40	1	0.00	0	230,780.37	925,231.59
25-Jan-07	819,803.75	562,822.82	256,980.93	4	0.00	0	0.00	0	0.00	0	256,980.93	694,451.22
26-Dec-06	326,872.40	302,162.53	24,709.87	2	0.00	0	0.00	0	0.00	0	24,709.87	437,470.29
27-Nov-06	590,416.98	425,358.95	165,058.03	5	0.00	0	0.00	0	0.00	0	165,058.03	412,760.42
25-Oct-06	124,178.42	84,260.61	39,917.81	1	0.00	0	0.00	0	0.00	0	39,917.81	247,702.39
25-Sep-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	207,784.58
25-Aug-06	348,400.73	143,757.14	204,643.59	3	0.00	0	0.00	0	0.00	0	204,643.59	207,784.58
25-Jul-06	167,536.22	164,395.23	3,140.99	1	0.00	0	0.00	0	0.00	0	3,140.99	3,140.99
26-Jun-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
25-May-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
25-Apr-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
27-Mar-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
27-Feb-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
25-Jan-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Total	139,508,830.95	58,999,133.36	80,509,697.59	939	(179,591.17)	353	844,524.53	802	(3,463.90)	460	79,848,228.13	

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

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

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

***Distribution Date: 26-Oct-09***  
***Historical Realized Loss Summary***  
***Group 2***

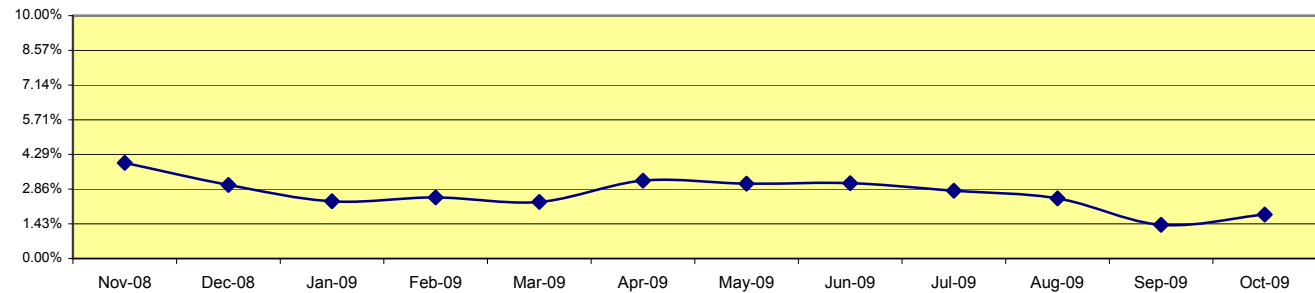
Distribution Date	Current Realized Loss				Previous Liquidations/Payoffs						Realized Loss Adjusted	Cumulative Realized Loss
	Beginning Scheduled Balance	Net Liquidation Proceeds	Realized Loss	Loan Count	Claims on Prior Liquidations		Recovery on Prior Liquidations		(Claims)/Recoveries on Prior Payoffs			
					Amount	Count	Amount	Count	Amount	Count		
25-May-07	2,281,872.11	1,856,260.35	425,611.76	5	0.00	0	0.00	0	0.00	0	425,611.76	1,863,840.45
25-Apr-07	2,962,862.62	2,388,048.42	574,814.20	9	(364.80)	1	0.00	0	(5,243.20)	5	580,422.20	1,438,228.69
26-Mar-07	623,900.00	456,159.90	167,740.10	2	(3,976.29)	1	0.00	0	0.00	0	171,716.39	857,806.49
26-Feb-07	1,632,368.48	1,374,013.29	258,355.19	4	0.00	0	0.00	0	0.00	0	258,355.19	686,090.10
25-Jan-07	1,596,290.27	1,311,768.53	284,521.74	4	0.00	0	0.00	0	0.00	0	284,521.74	427,734.91
26-Dec-06	165,800.44	142,378.96	23,421.48	1	0.00	0	5,000.00	1	0.00	0	18,421.48	143,213.17
27-Nov-06	360,000.00	320,654.56	39,345.44	1	0.00	0	0.00	0	0.00	0	39,345.44	124,791.69
25-Oct-06	151,900.00	138,356.48	13,543.52	1	0.00	0	0.00	0	0.00	0	13,543.52	85,446.25
25-Sep-06	287,200.00	281,971.62	5,228.38	1	0.00	0	0.00	0	0.00	0	5,228.38	71,902.73
25-Aug-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	66,674.35
25-Jul-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	66,674.35
26-Jun-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	66,674.35
25-May-06	270,886.32	204,211.97	66,674.35	1	0.00	0	0.00	0	0.00	0	66,674.35	66,674.35
25-Apr-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
27-Mar-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
27-Feb-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
25-Jan-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Total	314,455,694.46	156,390,624.94	158,065,069.52	897	(171,525.76)	334	1,316,431.05	947	90,427.83	517	156,829,736.40	

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

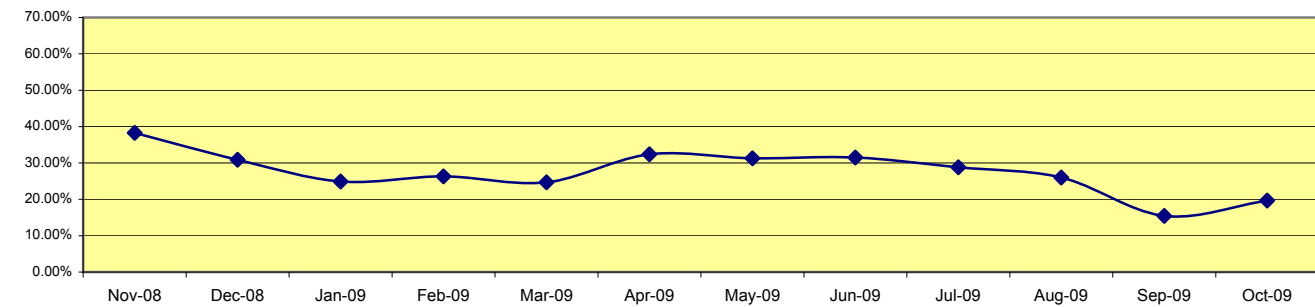
**Distribution Date: 26-Oct-09**  
**Realized Loss Summary**  
**Total (All Loans)**

**MDR (monthly Default Rate)****Total**

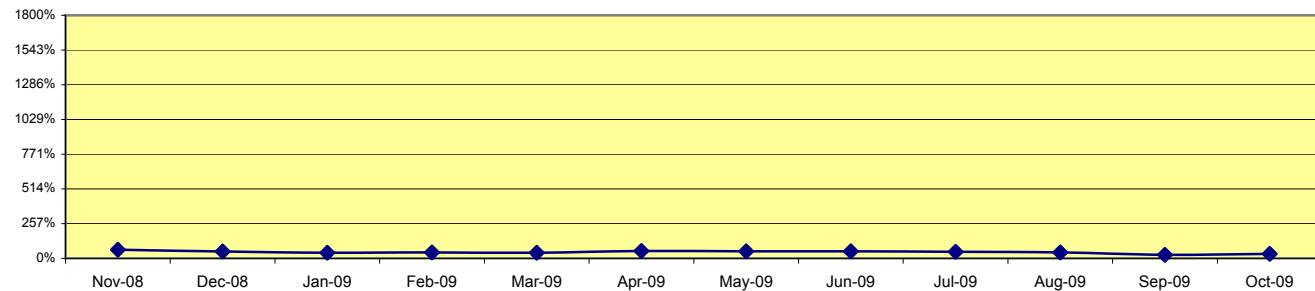
Current Period	1.81%
3-Month Average	1.89%
6-Month Average	2.44%
12-Month Average	2.67%
Average Since Cut-Off	1.09%

**CDR (Conditional Default Rate)****Total**

Current Period	19.68%
3-Month Average	20.38%
6-Month Average	25.46%
12-Month Average	27.52%
Average Since Cut-Off	11.53%

**SDA (Standard Default Assumption)****Total**

Current Period	32.80%
3-Month Average	33.97%
6-Month Average	42.43%
12-Month Average	45.86%
Average Since Cut-Off	19.92%



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

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

***Distribution Date: 26-Oct-09  
Servicemembers Civil Relief Act  
Total (All Loans)***

Disclosure Control #	Group	Beginning Balance	Scheduled Principal	Unscheduled Principal	Ending balance	Loan Rate	P&I Amount	Scheduled Interest	Interest Received	Relief Act Interest Shortfall
4000430304	Group 1 - ARM	73,737.09	229.48	(229.48)	73,737.09	7.25%	674.97	445.49	368.68	76.81
4000454350	Group 1 - ARM	132,621.93	176.76	0.00	132,445.17	6.88%	936.57	759.81	663.11	96.70
4000482274	Group 1 - ARM	137,566.28	0.00	0.00	137,566.28	7.63%	0.00	0.00	(186.29)	186.29
4000495645	Group 1 - Fixed	125,935.82	167.29	0.00	125,768.53	6.50%	849.44	682.15	629.68	52.47
Total		469,861.12	573.53	(229.48)	469,517.07		2,460.98	1,887.45	1,475.18	412.27

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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—— 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
<i>No History of Substituted Loans Reported</i>						

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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-Oct-09  
Modified Loan Detail (Current) Part I***

Loan ID	Modification Effective Date	Modified Loan Amount	Ending Actual Balance	Ending Scheduled Balance	Pre-Modification Rate	Post-Modification Rate	Pre-Modification Payment	Post-Modification Payment	Pre-Modification Maturity Date	Post-Modification Maturity Date	Pre-Modification Product Type*	Post-Modification Product Type*	Amount Capitalized	Principal Forgiven	Interest Forgiven
4000519307	17-Oct-09		57,475.20	57,475.20	8.50%	8.50%									
4000488407	22-Sep-09		121,092.00	121,092.00	7.13%	3.00%									
4000441787	21-Sep-09		415,281.00	415,281.00	5.38%	5.88%									
4000495201	21-Sep-09		212,896.00	212,896.00	6.75%	7.50%									
4000507408	21-Sep-09		280,318.00	280,318.00	6.75%	6.25%									
4000502281	18-Sep-09		195,377.00	195,377.00	6.88%	6.99%									
4000512476	17-Sep-09		117,345.00	117,345.00	7.25%	5.25%									
4000491737	12-Sep-09		165,126.00	165,126.00	7.13%	7.13%									
4000495027	31-Aug-09		457,875.00	457,875.00	5.75%	4.00%									
4000497927	31-Aug-09		145,960.00	145,960.00	8.38%	7.38%									
4000500360	31-Aug-09		460,696.00	460,696.00	6.13%	5.13%									
4000483681	31-Aug-09		617,709.00	617,709.00	6.50%	6.50%									
4000511291	31-Aug-09		203,414.00	203,414.00	7.25%	3.25%									
4000491877	30-Aug-09		159,309.00	159,309.00	7.00%	7.00%									
4000495950	28-Aug-09		146,748.00	146,748.00	7.00%	6.25%									
4000494891	28-Aug-09		235,887.00	235,887.00	5.63%	1.88%									
4000487201	28-Aug-09		139,683.00	139,683.00	7.38%	6.13%									
4000489588	28-Aug-09		194,264.00	194,264.00	6.88%	5.70%									
4000506320	28-Aug-09		229,725.00	229,725.00	6.13%	4.13%									
4000512574	27-Aug-09		131,533.00	131,533.00	6.63%	5.50%									
4000495530	27-Aug-09		148,042.00	148,042.00	6.75%	6.25%									
4000479503	27-Aug-09		767,028.00	767,028.00	7.00%	4.00%									
4000492635	27-Aug-09		123,114.00	123,114.00	8.00%	2.00%									
4000492801	27-Aug-09		329,504.00	329,504.00	5.38%	3.00%									
4000496875	26-Aug-09		412,759.00	412,759.00	6.75%	7.63%									
4000488308	26-Aug-09		660,667.00	660,667.00	6.50%	3.75%									
4000519593	26-Aug-09		73,707.30	73,707.30	7.88%	3.88%									
4000509382	26-Aug-09		191,697.00	191,697.00	6.88%	4.88%									
4000511564	25-Aug-09		135,677.00	135,677.00	7.00%	3.50%									
4000501963	25-Aug-09		351,706.00	351,706.00	6.50%	2.50%									
4000505830	21-Aug-09		207,259.00	207,259.00	6.38%	7.13%									
4000509479	21-Aug-09		181,164.00	181,164.00	7.38%	8.00%									

**Product Type Legend:**

1 - Fixed Rate

2 - Adjustable Rate (Index + Margin)

3 - Hybrid

4 - Graduated Payment

5 - Step Rate

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

***Distribution Date: 26-Oct-09  
Modified Loan Detail (Current) Part I***

Loan ID	Modification Effective Date	Modified Loan Amount	Ending Actual Balance	Ending Scheduled Balance	Pre-Modification Rate	Post-Modification Rate	Pre-Modification Payment	Post-Modification Payment	Pre-Modification Maturity Date	Post-Modification Maturity Date	Pre-Modification Product Type*	Post-Modification Product Type*	Amount Capitalized	Principal Forgiven	Interest Forgiven
4000475328	19-Aug-09		164,588.00	164,588.00	8.63%	4.63%									
4000464959	17-Aug-09		105,676.00	105,676.00	8.13%	6.13%									
4000491361	17-Aug-09		175,011.00	175,011.00	7.50%	3.50%									
4000499158	13-Aug-09		229,489.00	229,489.00	6.88%	6.50%									
4000512606	11-Aug-09		128,120.00	128,120.00	7.25%	6.00%									
4000511272	7-Aug-09		262,680.00	262,680.00	8.75%	4.75%									
4000474759	7-Aug-09		247,690.00	247,690.00	7.25%	7.10%									
4000417589	7-Aug-09		307,125.00	307,125.00	6.25%	2.85%									
4000379988	5-Aug-09		618,696.00	618,696.00	5.50%	4.85%									
4000439541	5-Aug-09		235,713.00	235,713.00	7.25%	5.25%									
4000505299	5-Aug-09		169,439.00	169,439.00	8.00%	7.75%									
4000494443	5-Aug-09		158,965.00	158,965.00	7.25%	7.88%									
4000367069	1-Jun-09		315,201.00	315,201.00	5.25%	3.00%									
4000484515	13-May-09		309,230.00	309,230.00	7.25%	3.50%									
4000506006	13-May-09		243,859.00	243,859.00	6.13%	6.00%									
4000491541	4-May-09		105,925.00	105,925.00	8.13%	8.63%									
4000514820	1-May-09		167,173.00	167,173.00	7.25%	6.25%									
4000515041	30-Apr-09		291,868.00	291,868.00	7.00%	4.00%									
4000503910	30-Apr-09		345,428.00	345,428.00	6.75%	3.75%									
4000501316	30-Apr-09		162,020.00	162,020.00	6.88%	5.88%									
4000476553	30-Apr-09		120,748.00	120,748.00	6.63%	5.30%									
4000491103	30-Apr-09		133,756.00	133,756.00	5.75%	4.75%									
4000488689	30-Apr-09		128,303.00	128,303.00	6.88%	6.88%									
4000456743	30-Apr-09		134,504.00	134,504.00	6.63%	5.00%									
4000458129	30-Apr-09		254,435.00	254,435.00	6.38%	4.38%									
4000476325	29-Apr-09		300,962.00	300,962.00	6.50%	6.50%									
4000489056	29-Apr-09		193,075.00	193,075.00	5.38%	3.00%									
4000489350	29-Apr-09		133,788.00	133,788.00	5.88%	5.88%									
4000488514	29-Apr-09		74,090.10	74,090.10	7.50%	6.99%									
4000490701	29-Apr-09		337,966.00	337,966.00	6.88%	4.65%									
4000499721	29-Apr-09		64,705.40	64,705.40	6.75%	7.50%									
4000498910	29-Apr-09		172,238.00	172,238.00	7.63%	5.63%									

**Product Type Legend:**

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

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

***Distribution Date: 26-Oct-09  
Modified Loan Detail (Current) Part I***

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

**Product Type Legend:**

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

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

***Distribution Date: 26-Oct-09  
Modified Loan Detail (Current) Part II***

Loan ID	Post-Modification Margin	Post-Modification Periodic Interest Cap	Post-Modification Lifetime Interest Cap	Pre-Modification Interest Reset Period	Post-Modification Interest Reset Period	Pre-Modification Initial Reset Date	Post-Modification Initial Reset Date	Post-Modification Next Reset Date	Pre-Modification Amortization Type*	Post-Modification Amortization Type*	Pre-Modification Interest Only Term	Post-Modification Interest Only Term	Balloon Payment Amount	Balloon Payment Date
4000519307														
4000488407														
4000441787														
4000495201														
4000507408														
4000502281														
4000512476														
4000491737														
4000495027														
4000497927														
4000500360														
4000483681														
4000511291														
4000491877														
4000495950														
4000494891														
4000487201														
4000489588														
4000506320														
4000512574														
4000495530														
4000479503														
4000492635														
4000492801														
4000496875														
4000488308														
4000519593														
4000509382														
4000511564														
4000501963														
4000505830														
4000509479														
4000475328														
4000464959														
4000491361														
<b>Amortization Type Legend:</b>		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-Oct-09  
Modified Loan Detail (Current) Part II***

Loan ID	Post-Modification Margin	Post-Modification Periodic Interest Cap	Post-Modification Lifetime Interest Cap	Pre-Modification Interest Reset Period	Post-Modification Interest Reset Period	Pre-Modification Initial Reset Date	Post-Modification Initial Reset Date	Post-Modification Next Reset Date	Pre-Modification Amortization Type*	Post-Modification Amortization Type*	Pre-Modification Interest Only Term	Post-Modification Interest Only Term	Balloon Payment Amount	Balloon Payment Date
4000499158														
4000512606														
4000511272														
4000474759														
4000417589														
4000379988														
4000439541														
4000505299														
4000494443														
4000367069														
4000484515														
4000506006														
4000491541														
4000514820														
4000515041														
4000503910														
4000501316														
4000476553														
4000491103														
4000488689														
4000456743														
4000458129														
4000476325														
4000489056														
4000489350														
4000488514														
4000490701														
4000499721														
4000498910														
4000502249														
4000491223														
4000485636														
4000502401														
4000493345														
4000503012														
<b>Amortization Type Legend:</b>		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-Oct-09**  
**Modified Loan Detail (Current) Part II**

Loan ID	Post-Modification Margin	Post-Modification Periodic Interest Cap	Post-Modification Lifetime Interest Cap	Pre-Modification Interest Reset Period	Post-Modification Interest Reset Period	Pre-Modification Initial Reset Date	Post-Modification Initial Reset Date	Post-Modification Next Reset Date	Pre-Modification Amortization Type*	Post-Modification Amortization Type*	Pre-Modification Interest Only Term	Post-Modification Interest Only Term	Balloon Payment Amount	Balloon Payment Date
4000475307														
4000506268														
4000448832														
4000504290														
4000497013														
4000477143														
4000438042														
4000486896														
4000456743														
4000438042														
4000495189														
4000493599														
4000494284														
4000492312														
4000503050														
4000503105														
4000524047														
4000460724														
4000493163														
4000343084														
4000439524														

**Amortization Type Legend:**

1 - Full Amortizing  
2 - Amortizing Balloon

3 - IO Maturity Balloon  
4 - IO / Amortizing

5 - IO / Amortizing / Balloon  
6 - Principal Only

7 - Line of Credit

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

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

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

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