

**Commercial Capital Access One  
Series 3**

**Payment Date Report**

Commercial Capital Access One Series 3

Payment Date: 17-Jan-06

REVISED

| Class | Class Interest Rate | Beginning Balance | Interest Accrual | Interest Payment <sup>(1)</sup> | Scheduled Principal | Unscheduled Principal | Losses | Total Distribution | Ending Balance   |
|-------|---------------------|-------------------|------------------|---------------------------------|---------------------|-----------------------|--------|--------------------|------------------|
|       |                     |                   |                  |                                 | Payment             | Payment               |        |                    |                  |
| 3A-1  | 6.298%              | \$0.00            | \$0.00           | \$0.00                          | \$0.00              | \$0.00                | \$0.00 | \$0.00             | \$0.00           |
| 3A-2  | 6.615%              | \$156,433,159.60  | \$862,337.79     | \$862,337.79                    | \$682,356.89        | \$0.00                | \$0.00 | \$1,544,694.68     | \$155,750,802.71 |
| 3X    | 3080.452%           | \$100,000.00      | \$256,704.29     | \$256,704.29                    | \$0.00              | \$0.00                | \$0.00 | \$256,704.29       | \$100,000.00     |
| 3B    | 6.653%              | \$45,535,000.00   | \$252,453.63     | \$252,453.63                    | \$0.00              | \$0.00                | \$0.00 | \$252,453.63       | \$45,535,000.00  |
| 3C    | 6.997%              | \$43,367,000.00   | \$252,865.75     | \$252,865.75                    | \$0.00              | \$0.00                | \$0.00 | \$252,865.75       | \$43,367,000.00  |
| 3D    | 7.602%              | \$19,516,000.00   | \$123,639.58     | \$123,639.58                    | \$0.00              | \$0.00                | \$0.00 | \$123,639.58       | \$19,516,000.00  |
| 3E    | 7.602%              | \$6,505,000.00    | \$41,211.08      | \$41,211.08                     | \$0.00              | \$0.00                | \$0.00 | \$41,211.08        | \$6,505,000.00   |
| 3F    | 5.500%              | \$10,841,000.00   | \$49,687.92      | \$49,687.92                     | \$0.00              | \$0.00                | \$0.00 | \$49,687.92        | \$10,841,000.00  |
| 3G    | 5.500%              | \$17,347,000.00   | \$79,507.08      | \$1,184,579.44                  | \$0.00              | \$0.00                | \$0.00 | \$1,184,579.44     | \$17,347,000.00  |
| 3H    | 5.500%              | \$11,772,358.10   | \$53,956.64      | \$111,792.91                    | \$0.00              | \$0.00                | \$0.00 | \$111,792.91       | \$11,772,358.10  |
|       |                     | \$311,416,517.70  | \$1,972,363.77   | \$3,135,272.40                  | \$682,356.89        | \$0.00                | \$0.00 | \$3,817,629.29     | \$310,734,160.81 |

| Class | Cusip      | Priority    | Principal Type | Interest Type |
|-------|------------|-------------|----------------|---------------|
| 3A-1  | 20162F AF5 | Senior      | Sequential     | Fixed         |
| 3A-2  | 20162F AG3 | Senior      | Sequential     | Fixed         |
| 3X    | 20162F AH1 | Senior      | Sequential     | Variable      |
| 3B    | 20162F AJ7 | Subordinate | Sequential     | Fixed         |
| 3C    | 20162F AK4 | Subordinate | Sequential     | Fixed         |
| 3D    | 20162F AL2 | Subordinate | Sequential     | WANR          |
| 3E    | 20162F AM0 | Subordinate | Sequential     | WANR          |
| 3F    | 20162F AN8 | Subordinate | Sequential     | Fixed         |
| 3G    | 20162F AP3 | Subordinate | Sequential     | Fixed         |
| 3H    | 20162F AQ1 | Subordinate | Sequential     | Fixed         |

**Payments per Bond Denomination**

Commercial Capital Access One Series 3

Payment Date: 17-Jan-06

Amounts Per Individual Security

| Class | Original Balance | Original % of Pool | Integral     | Record Date | Interest Accrual | Interest Payment | Principal Payment | Losses | Ending Balance   | Remaining        |
|-------|------------------|--------------------|--------------|-------------|------------------|------------------|-------------------|--------|------------------|------------------|
|       |                  |                    | Denomination |             |                  |                  |                   |        |                  | Principal Factor |
| 3A-1  | \$72,500,000.00  | 16.72%             | \$1,000.00   | December-05 | 0.00000000       | 0.00000000       | 0.00000000        | \$0.00 | \$0.00           | 0.00000000       |
| 3A-2  | \$200,612,000.00 | 46.26%             | \$1,000.00   | December-05 | 4.29853544       | 4.29853544       | 3.40137624        | \$0.00 | \$155,750,802.71 | 0.77637830       |
| 3X    | \$100,000.00     | 0.02%              | \$1,000.00   | December-05 | 2567.04294683    | 2567.04294683    | 0.00000000        | \$0.00 | \$100,000.00     | 1.00000000       |
| 3B    | \$45,535,000.00  | 10.50%             | \$1,000.00   | December-05 | 5.54416667       | 5.54416667       | 0.00000000        | \$0.00 | \$45,535,000.00  | 1.00000000       |
| 3C    | \$43,367,000.00  | 10.00%             | \$1,000.00   | December-05 | 5.83083333       | 5.83083333       | 0.00000000        | \$0.00 | \$43,367,000.00  | 1.00000000       |
| 3D    | \$19,516,000.00  | 4.50%              | \$1,000.00   | December-05 | 6.33529309       | 6.33529309       | 0.00000000        | \$0.00 | \$19,516,000.00  | 1.00000000       |
| 3E    | \$6,505,000.00   | 1.50%              | \$1,000.00   | December-05 | 6.33529285       | 6.33529285       | 0.00000000        | \$0.00 | \$6,505,000.00   | 1.00000000       |
| 3F    | \$10,841,000.00  | 2.50%              | \$1,000.00   | December-05 | 4.58333333       | 4.58333333       | 0.00000000        | \$0.00 | \$10,841,000.00  | 1.00000000       |
| 3G    | \$17,347,000.00  | 4.00%              | \$1,000.00   | December-05 | 4.58333333       | 68.28727964      | 0.00000000        | \$0.00 | \$17,347,000.00  | 1.00000000       |
| 3H    | \$17,347,476.63  | 4.00%              | \$1,000.00   | December-05 | 3.11034524       | 6.44433292       | 0.00000000        | \$0.00 | \$11,772,358.10  | 0.67862078       |
|       | \$433,670,476.63 |                    |              |             |                  |                  |                   |        | \$310,734,160.81 |                  |

**Commercial Capital Access One  
Series 3**

**Monthly Remittance Report**

Commercial Capital Access One Series 3

Payment Date: 17-Jan-06

**Collateral Proceeds Account:**

|  |                |                            |                |
|--|----------------|----------------------------|----------------|
| Beginning Balance:                                       | \$0.00         |                            |                |
| <b><u>Deposits:</u></b>                                  |                | <b><u>Withdrawals:</u></b> |                |
| Principal  | \$682,356.89   | Principal Distribution     | \$682,356.89   |
| Interest (net of all Servicing and Trustee Fees)         | \$1,956,343.37 | Interest Payments          | \$3,135,272.40 |
| Reclassification of Residual Distribution <sup>(2)</sup> | \$1,178,929.03 | Residual Distribution      | \$0.00         |
| Default Interest   | \$0.00         |                            |                |
|  | \$3,817,629.29 |                            | \$3,817,629.29 |
|  |                | Ending Balance             | \$0.00         |

## Commercial Capital Access One Series 3

**Credit Enhancement Summary**  
Commercial Capital Access One Series 3

Payment Date: 17-Jan-06

**Subordination and Guaranty**

| Type                   | Purpose | Initial Coverage |                | Beginning Period Coverage |                | Adjustments | Current Period | Ending Period Coverage |                |
|------------------------|---------|------------------|----------------|---------------------------|----------------|-------------|----------------|------------------------|----------------|
|                        |         | %                | \$             | %                         | \$             |             | Losses         | %                      | \$             |
| Subordination Balance* |         | 37.00%           | 160,458,476.63 | 49.74%                    | 154,883,358.10 | 0.00        | 0.00           | 49.84%                 | 154,883,358.10 |

**Sun America Limited Guaranty**

| Type                    | Purpose | Initial Coverage |            | Beginning Period Coverage |           | Adjustments | Current Period | Sun Loans         | Ending Period Coverage |           |
|-------------------------|---------|------------------|------------|---------------------------|-----------|-------------|----------------|-------------------|------------------------|-----------|
|                         |         | %                | \$         | %                         | \$        |             | Losses         | Principal Balance | %                      | \$        |
| Limited Guaranty Amount |         | 10.06%           | 14,448,710 | 11.09%                    | 9,624,840 | 0.00        | 0.00           | 86,641,402.28     | 11.11%                 | 9,624,840 |

**Residual Distribution Amount**

|          | Total Distribution <sup>(2)</sup> |
|----------|-----------------------------------|
| Residual | (\$1,178,929.03)                  |

Number of Outstanding Mortgage Loans 93  
Scheduled Ending Principal Balance of Mortgage Loans \$310,734,161

**Delinquency Statistics**

|           | # of Loans | Current Balance | % of Current Balance |
|-----------|------------|-----------------|----------------------|
| 30 Days   | 0          | \$0             | 0.00%                |
| 60 Days   | 0          | \$0             | 0.00%                |
| 90 + Days | 0          | \$0             | 0.00%                |
| F/C       | 1          | \$23,417,800    | 7.54%                |
| REO       | 1          | \$7,804,467     | 2.51%                |
|           | 2          | \$31,222,267    | 10.05%               |

Servicing Advances 1,223,064  
Non-Recoverable Advances on Delinquencies :

\* includes Classes B, C, E, F, G and H

(1) Additional interest payment reflects previously accrued but unpaid interest.

(2) Reflects reclassification of Residual Distribution Amounts made on June 2005, July 2005, September 2005, and October 2005 payment dates.