

**Commercial Capital Access One
Series 3**

Payment Date Report

Commercial Capital Access One Series 3

Payment Date: 15-May-05

Class	Class Interest Rate	Beginning Balance	Interest Accrual	Interest Payment	Scheduled Principal Payment	Unscheduled Principal Payment	Losses	Total Distribution	Ending Balance
3A-1	6.298%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3A-2	6.615%	\$184,319,651.91	\$1,016,062.08	\$1,012,592.89	\$639,381.55	\$0.00	\$0.00	\$1,651,974.44	\$183,680,270.36
3X	3586.279%	\$100,000.00	\$298,856.56	\$298,300.12	\$0.00	\$0.00	\$0.00	\$298,300.12	\$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	7.676%	\$19,516,000.00	\$124,836.14	\$124,836.14	\$0.00	\$0.00	\$0.00	\$124,836.14	\$19,516,000.00
3E	7.676%	\$6,505,000.00	\$41,609.91	\$41,609.91	\$0.00	\$0.00	\$0.00	\$41,609.91	\$6,505,000.00
3F	5.500%	\$10,841,000.00	\$49,687.92	\$34,837.51	\$0.00	\$0.00	\$0.00	\$34,837.51	\$10,841,000.00
3G	5.500%	\$17,347,000.00	\$79,507.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$17,347,000.00
3H	5.500%	\$11,772,358.10	\$53,956.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11,772,358.10
		\$339,303,010.01	\$2,169,835.72	\$2,017,495.94	\$639,381.55	\$0.00	\$0.00	\$2,656,877.49	\$338,663,628.46

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: 15-May-05

Amounts Per Individual Security

Class	Original Balance	Original % of Pool	Integral Denomination	Record Date	Interest Accrual	Interest Payment	Principal Payment	Losses	Ending Balance	Remaining Principal Factor
3A-1	\$72,500,000.00	16.72%	\$1,000.00	May-05	0.00000000	0.00000000	0.00000000	\$0.00	\$0.00	0.00000000
3A-2	\$200,612,000.00	46.26%	\$1,000.00	May-05	5.06481208	5.04751902	3.18715506	\$0.00	\$183,680,270.36	0.91559962
3X	\$100,000.00	0.02%	\$1,000.00	May-05	2988.56564350	2983.00120250	0.00000000	\$0.00	\$100,000.00	1.00000000
3B	\$45,535,000.00	10.50%	\$1,000.00	May-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	May-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	May-05	6.39660484	6.39660484	0.00000000	\$0.00	\$19,516,000.00	1.00000000
3E	\$6,505,000.00	1.50%	\$1,000.00	May-05	6.39660415	6.39660415	0.00000000	\$0.00	\$6,505,000.00	1.00000000
3F	\$10,841,000.00	2.50%	\$1,000.00	May-05	4.58333333	3.21349568	0.00000000	\$0.00	\$10,841,000.00	1.00000000
3G	\$17,347,000.00	4.00%	\$1,000.00	May-05	4.58333333	0.00000000	0.00000000	\$0.00	\$17,347,000.00	1.00000000
3H	\$17,347,476.63	4.00%	\$1,000.00	May-05	3.11034524	0.00000000	0.00000000	\$0.00	\$11,772,358.10	0.67862078
	\$433,670,476.63								\$338,663,628.46	

**Commercial Capital Access One
Series 3**

Monthly Remittance Report

Commercial Capital Access One Series 3

Payment Date: 15-May-05

Collateral Proceeds Account:

Beginning Balance: \$0.00

Deposits:

Principal \$639,381.55

Interest (net of all Servicing and Trustee Fees) \$2,017,495.94

Reimbursed Fees and Interest \$0.00

\$2,656,877.49

Withdrawals:

Principal Distribution \$639,381.55

Interest Payments \$2,017,495.94

Residual \$0.00

\$2,656,877.49

Ending Balance \$0.00

Credit Enhancement Summary

Commercial Capital Access One Series 3

**Commercial Capital Access One
Series 3**

Payment Date: 15-May-05

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	47.29%	160,458,476.63	0.00	0.00	45.73%	154,883,358.10	

Sun America Limited Guaranty

Sun America Loans Only

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	8.23%	11,537,537	0.00	0.00	103,057,289.88	11.20%	11,537,537		

Residual Distribution Amount

	Total Distribution
Residual	\$0.00

Number of Outstanding Mortgage Loans 99
Scheduled Ending Principal Balance of Mortgage Loans \$338,663,628

Delinquency Statistics

	# of Loans	Current Balance	% of Current Balance
30 Days	0	\$0	6.96%
60 Days	1	\$3,135,211	0.93%
90 + days	1	\$7,942,975	2.35%
F/C	0	\$0	0.00%
REO	0	\$0	0.00%
	2	\$11,078,186	10.23%

Advances on Delinquencies : 92,604

Non-Recoverable Advances on Delinquencies :

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

Due to an incorrect Principal Balance posted in the April Payment Report for Class 3A-2, Class 3A-2 was overpaid by \$3,469.19 and 3X was overpaid by \$556.44. Class F was shorted \$4,025.64. These amounts adjust the Interest Payments this month.