

MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

Contact: Customer Service - CTSLink
Wells Fargo Bank, N.A.
Securities Administration Services
8480 Stagecoach Circle
Frederick, MD 21701-4747
www.ctslink.com
Telephone: 1-866-846-4526
Fax: 240-586-8675

16-Jul-2010 5:20:43PM

Certificateholder Distribution Summary

| Class | CUSIP | Record Date | Certificate Pass-Through Rate | Beginning Certificate Balance | Interest Distribution | Principal Distribution | Current Realized Loss | Ending Certificate Balance | Total Distribution | Cumulative Realized Losses |
|---------------|-----------|-------------|-------------------------------|-------------------------------|-----------------------|------------------------|-----------------------|----------------------------|---------------------|----------------------------|
| 1-A-1 | 61915RAA4 | 07/23/2010 | 0.60719 % | 139,938,016.34 | 70,807.47 | 482,541.91 | 0.00 | 139,455,474.42 | 553,349.38 | 0.00 |
| 1-A-2 | 61915RAB2 | 07/23/2010 | 0.67719 % | 15,550,248.14 | 8,775.39 | 53,621.22 | 0.00 | 15,496,626.93 | 62,396.61 | 0.00 |
| 1-M-1 | 61915RAD8 | 07/23/2010 | 0.78719 % | 15,829,023.91 | 10,383.71 | 54,582.51 | 0.00 | 15,774,441.40 | 64,966.22 | 0.00 |
| 1-M-2 | 61915RAE6 | 07/23/2010 | 0.88719 % | 8,054,208.90 | 5,954.68 | 27,772.96 | 0.00 | 8,026,435.94 | 33,727.64 | 0.00 |
| 1-B-1 | 61915RAH9 | 07/23/2010 | 1.29719 % | 4,589,601.00 | 4,961.32 | 15,826.11 | 0.00 | 4,573,774.89 | 20,787.43 | 0.00 |
| 2-A | 61915RAC0 | 06/30/2010 | 1.99719 % | 22,956,653.49 | 38,207.33 | 293,718.67 | 0.00 | 22,662,934.82 | 331,926.00 | 0.00 |
| 2-M-1 | 61915RAF3 | 06/30/2010 | 1.99719 % | 2,159,981.47 | 3,594.91 | 27,635.86 | 0.00 | 2,132,345.61 | 31,230.77 | 0.00 |
| 2-M-2 | 61915RAG1 | 06/30/2010 | 1.99719 % | 865,504.39 | 1,440.48 | 11,073.69 | 0.00 | 854,430.70 | 12,514.17 | 0.00 |
| 2-B-1 | 61915RAJ5 | 06/30/2010 | 1.99719 % | 540,467.81 | 899.51 | 6,915.01 | 0.00 | 533,552.80 | 7,814.52 | 0.00 |
| Owner Trust | MIT0501OT | N/A | 0.00000 % | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Totals | | | | 210,483,705.45 | 145,024.80 | 973,687.94 | 0.00 | 209,510,017.51 | 1,118,712.74 | 0.00 |

As Master Servicer, Wells Fargo Bank, N.A. has independently calculated collateral information based on loan level data received from external parties, which may include the Servicers, Issuer and other parties to the transaction. Wells Fargo Bank, N.A. expressly disclaims any responsibility for the accuracy or completeness of information furnished to it by those third parties.

All Record Dates are based upon the governing documents and logic set forth as of closing.

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Principal Distribution Statement

| Class | Original Face Amount | Beginning Certificate Balance | Scheduled Principal Distribution | Unscheduled Principal Distribution | Accretion | Realized Loss | Total Principal Reduction | Ending Certificate Balance | Ending Certificate Percentage | Total Principal Distribution |
|-------------|----------------------|-------------------------------|----------------------------------|------------------------------------|-----------|---------------|---------------------------|----------------------------|-------------------------------|------------------------------|
| 1-A-1 | 452,780,000.00 | 139,938,016.34 | 0.00 | 482,541.91 | 0.00 | 0.00 | 482,541.91 | 139,455,474.42 | 0.30799831 | 482,541.91 |
| 1-A-2 | 50,314,000.00 | 15,550,248.14 | 0.00 | 53,621.22 | 0.00 | 0.00 | 53,621.22 | 15,496,626.93 | 0.30799831 | 53,621.22 |
| 1-M-1 | 51,216,000.00 | 15,829,023.91 | 0.00 | 54,582.51 | 0.00 | 0.00 | 54,582.51 | 15,774,441.40 | 0.30799831 | 54,582.51 |
| 1-M-2 | 26,060,000.00 | 8,054,208.90 | 0.00 | 27,772.96 | 0.00 | 0.00 | 27,772.96 | 8,026,435.94 | 0.30799831 | 27,772.96 |
| 1-B-1 | 14,850,000.00 | 4,589,601.00 | 0.00 | 15,826.11 | 0.00 | 0.00 | 15,826.11 | 4,573,774.89 | 0.30799831 | 15,826.11 |
| 2-A | 60,740,000.00 | 22,956,653.49 | 0.00 | 293,718.67 | 0.00 | 0.00 | 293,718.67 | 22,662,934.82 | 0.37311384 | 293,718.67 |
| 2-M-1 | 5,715,000.00 | 2,159,981.47 | 0.00 | 27,635.86 | 0.00 | 0.00 | 27,635.86 | 2,132,345.61 | 0.37311384 | 27,635.86 |
| 2-M-2 | 2,290,000.00 | 865,504.39 | 0.00 | 11,073.69 | 0.00 | 0.00 | 11,073.69 | 854,430.70 | 0.37311384 | 11,073.69 |
| 2-B-1 | 1,430,000.00 | 540,467.81 | 0.00 | 6,915.01 | 0.00 | 0.00 | 6,915.01 | 533,552.80 | 0.37311385 | 6,915.01 |
| Owner Trust | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00000000 | 0.00 |
| Totals | 665,395,000.00 | 210,483,705.45 | 0.00 | 973,687.94 | 0.00 | 0.00 | 973,687.94 | 209,510,017.51 | 0.31486563 | 973,687.94 |

NOTE: Accretion amount also includes Net Negative Amortization, if applicable.

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Principal Distribution Factors Statement

| Class | Original Face Amount | Beginning Certificate Balance | Scheduled Principal Distribution | Unscheduled Principal Distribution | Accretion | Realized Loss | Total Principal Reduction | Ending Certificate Balance | Ending Certificate Percentage | Total Principal Distribution |
|-------------|----------------------|-------------------------------|----------------------------------|------------------------------------|------------|---------------|---------------------------|----------------------------|-------------------------------|------------------------------|
| 1-A-1 | 452,780,000.00 | 309.06404068 | 0.00000000 | 1.06573150 | 0.00000000 | 0.00000000 | 1.06573150 | 307.99830916 | 0.30799831 | 1.06573150 |
| 1-A-2 | 50,314,000.00 | 309.06404062 | 0.00000000 | 1.06573161 | 0.00000000 | 0.00000000 | 1.06573161 | 307.99830922 | 0.30799831 | 1.06573161 |
| 1-M-1 | 51,216,000.00 | 309.06404073 | 0.00000000 | 1.06573161 | 0.00000000 | 0.00000000 | 1.06573161 | 307.99830912 | 0.30799831 | 1.06573161 |
| 1-M-2 | 26,060,000.00 | 309.06404068 | 0.00000000 | 1.06573139 | 0.00000000 | 0.00000000 | 1.06573139 | 307.99830929 | 0.30799831 | 1.06573139 |
| 1-B-1 | 14,850,000.00 | 309.06404040 | 0.00000000 | 1.06573131 | 0.00000000 | 0.00000000 | 1.06573131 | 307.99830909 | 0.30799831 | 1.06573131 |
| 2-A | 60,740,000.00 | 377.94951416 | 0.00000000 | 4.83567122 | 0.00000000 | 0.00000000 | 4.83567122 | 373.11384294 | 0.37311384 | 4.83567122 |
| 2-M-1 | 5,715,000.00 | 377.94951356 | 0.00000000 | 4.83567104 | 0.00000000 | 0.00000000 | 4.83567104 | 373.11384252 | 0.37311384 | 4.83567104 |
| 2-M-2 | 2,290,000.00 | 377.94951528 | 0.00000000 | 4.83567249 | 0.00000000 | 0.00000000 | 4.83567249 | 373.11384279 | 0.37311384 | 4.83567249 |
| 2-B-1 | 1,430,000.00 | 377.94951748 | 0.00000000 | 4.83567133 | 0.00000000 | 0.00000000 | 4.83567133 | 373.11384615 | 0.37311385 | 4.83567133 |
| Owner Trust | 0.00 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 |

NOTE: Accretion amount also includes Net Negative Amortization, if applicable.

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Interest Distribution Statement

| Class | Accrual Dates | Accrual Days | Current Certificate Rate | Beginning Certificate/ Notional Balance | Current Accrued Interest | Payment of Unpaid Interest Shortfall(1) | Current Interest Shortfall(1) | Non-Supported Interest Shortfall | Total Interest Distribution | Remaining Unpaid Interest Shortfall(1) | Ending Certificate/ Notional Balance |
|-------------|---------------------|--------------|--------------------------|---|--------------------------|---|-------------------------------|----------------------------------|-----------------------------|--|--------------------------------------|
| 1-A-1 | 06/25/10 - 07/24/10 | 30 | 0.60719 % | 139,938,016.34 | 70,807.47 | 0.00 | 0.00 | 0.00 | 70,807.47 | 0.00 | 139,455,474.42 |
| 1-A-2 | 06/25/10 - 07/24/10 | 30 | 0.67719 % | 15,550,248.14 | 8,775.39 | 0.00 | 0.00 | 0.00 | 8,775.39 | 0.00 | 15,496,626.93 |
| 1-M-1 | 06/25/10 - 07/24/10 | 30 | 0.78719 % | 15,829,023.91 | 10,383.71 | 0.00 | 0.00 | 0.00 | 10,383.71 | 3,988.64 | 15,774,441.40 |
| 1-M-2 | 06/25/10 - 07/24/10 | 30 | 0.88719 % | 8,054,208.90 | 5,954.68 | 0.00 | 0.00 | 0.00 | 5,954.68 | 6,752.27 | 8,026,435.94 |
| 1-B-1 | 06/25/10 - 07/24/10 | 30 | 1.29719 % | 4,589,601.00 | 4,961.32 | 0.00 | 0.00 | 0.00 | 4,961.32 | 15,119.55 | 4,573,774.89 |
| 2-A | 06/01/10 - 06/30/10 | 30 | 1.99719 % | 22,956,653.49 | 38,207.33 | 0.00 | 0.00 | 0.00 | 38,207.33 | 3,663.40 | 22,662,934.82 |
| 2-M-1 | 06/01/10 - 06/30/10 | 30 | 1.99719 % | 2,159,981.47 | 3,594.91 | 0.00 | 0.00 | 0.00 | 3,594.91 | 344.69 | 2,132,345.61 |
| 2-M-2 | 06/01/10 - 06/30/10 | 30 | 1.99719 % | 865,504.39 | 1,440.48 | 0.00 | 0.00 | 0.00 | 1,440.48 | 138.12 | 854,430.70 |
| 2-B-1 | 06/01/10 - 06/30/10 | 30 | 1.99719 % | 540,467.81 | 899.51 | 0.00 | 0.00 | 0.00 | 899.51 | 86.25 | 533,552.80 |
| Owner Trust | N/A | N/A | 0.00000 % | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Totals | | | | | 145,024.80 | 0.00 | 0.00 | 0.00 | 145,024.80 | 30,092.92 | |

(1) Amount also includes Coupon Cap or Basis Risk Shortfalls, if applicable.

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Interest Distribution Factors Statement

| Class | Original Face Amount | Current Certificate Rate | Beginning Certificate/ Notional Balance | Current Accrued Interest | Payment of Unpaid Interest Shortfall(1) | Current Interest Shortfall(1) | Non-Supported Interest Shortfall | Total Interest Distribution | Remaining Unpaid Interest Shortfall(1) | Ending Certificate/ Notional Balance |
|-------------|----------------------|--------------------------|---|--------------------------|---|-------------------------------|----------------------------------|-----------------------------|--|--------------------------------------|
| 1-A-1 | 452,780,000.00 | 0.60719 % | 309.06404068 | 0.15638383 | 0.00000000 | 0.00000000 | 0.00000000 | 0.15638383 | 0.00000000 | 307.99830916 |
| 1-A-2 | 50,314,000.00 | 0.67719 % | 309.06404062 | 0.17441249 | 0.00000000 | 0.00000000 | 0.00000000 | 0.17441249 | 0.00000000 | 307.99830922 |
| 1-M-1 | 51,216,000.00 | 0.78719 % | 309.06404073 | 0.20274348 | 0.00000000 | 0.00000000 | 0.00000000 | 0.20274348 | 0.07787879 | 307.99830912 |
| 1-M-2 | 26,060,000.00 | 0.88719 % | 309.06404068 | 0.22849885 | 0.00000000 | 0.00000000 | 0.00000000 | 0.22849885 | 0.25910476 | 307.99830929 |
| 1-B-1 | 14,850,000.00 | 1.29719 % | 309.06404040 | 0.33409562 | 0.00000000 | 0.00000000 | 0.00000000 | 0.33409562 | 1.01815152 | 307.99830909 |
| 2-A | 60,740,000.00 | 1.99719 % | 377.94951416 | 0.62903079 | 0.00000000 | 0.00000000 | 0.00000000 | 0.62903079 | 0.06031281 | 373.11384294 |
| 2-M-1 | 5,715,000.00 | 1.99719 % | 377.94951356 | 0.62903062 | 0.00000000 | 0.00000000 | 0.00000000 | 0.62903062 | 0.06031321 | 373.11384252 |
| 2-M-2 | 2,290,000.00 | 1.99719 % | 377.94951528 | 0.62903057 | 0.00000000 | 0.00000000 | 0.00000000 | 0.62903057 | 0.06031441 | 373.11384279 |
| 2-B-1 | 1,430,000.00 | 1.99719 % | 377.94951748 | 0.62902797 | 0.00000000 | 0.00000000 | 0.00000000 | 0.62902797 | 0.06031469 | 373.11384615 |
| Owner Trust | 0.00 | 0.00000 % | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 |

(1) Amount also includes Coupon Cap or Basis Risk Shortfalls, if applicable.

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Certificateholder Account Statement

| CERTIFICATE ACCOUNT | |
|---|---------------------|
| Beginning Balance | 0.00 |
| Deposits | |
| Payments of Interest and Principal | 1,299,801.38 |
| Reserve Funds and Credit Enhancements | 0.00 |
| Proceeds from Repurchased Loans | 0.00 |
| Servicer Advances | 93,409.05 |
| Gains & Subsequent Recoveries (Realized Losses) | (138,918.45) |
| Prepayment Penalties | 0.00 |
| Swap/Cap Payments | 0.00 |
| Total Deposits | <u>1,254,291.98</u> |
| Withdrawals | |
| Swap Payments | 0.00 |
| Reserve Funds and Credit Enhancements | 0.00 |
| Reimbursement for Servicer Advances | 90,002.26 |
| Total Administration Fees | 45,576.98 |
| Payment of Interest and Principal | 1,118,712.74 |
| Total Withdrawals (Pool Distribution Amount) | <u>1,254,291.98</u> |
| Ending Balance | <u>0.00</u> |

Servicer Advances are calculated as delinquent scheduled principal and interest.

| PREPAYMENT/CURTAILMENT INTEREST SHORTFALL | |
|---|-------------|
| Total Prepayment/Curtailment Interest Shortfall | 0.00 |
| Servicing Fee Support | <u>0.00</u> |
| Non-Supported Prepayment/Curtailment Interest Shortfall | <u>0.00</u> |

| ADMINISTRATION FEES | |
|---|------------------|
| Gross Servicing Fee* | 45,576.98 |
| Supported Prepayment/Curtailment Interest Shortfall | <u>0.00</u> |
| Total Administration Fees | <u>45,576.98</u> |

*Servicer Payees include: GMAC MORTGAGE, LLC

| Hedge Funds | | | |
|------------------------------|-----------------|------------------|-----------------------|
| Account Name | Funds In (A) | Funds Out (B) | Net Amount (A - B) |
| Corridor Contract - JPMorgan | 0.00 | 0.00 | 0.00 |

MortgageIT Trust
Mortgage-Backed Notes
Distribution Date: 26-Jul-2010

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Collateral Statement

| Group | Group 1 | Group 2 | Total |
|------------------------------------|----------------|---------------|----------------|
| Collateral Description | Mixed ARM | Mixed ARM | Mixed ARM |
| Weighted Average Coupon Rate | 2.879544 | 3.020779 | 2.897269 |
| Weighted Average Net Rate | 2.629544 | 2.770779 | 2.647269 |
| Weighted Average Pass-Through Rate | 2.629544 | 2.770779 | 2.647269 |
| Weighted Average Remaining Term | 296 | 296 | 296 |
| Principal and Interest Constant | 624,483.07 | 118,427.09 | 742,910.16 |
| Beginning Loan Count | 671 | 86 | 757 |
| Loans Paid in Full | 2 | 1 | 3 |
| Ending Loan Count | 669 | 85 | 754 |
| Beginning Scheduled Balance | 191,313,988.20 | 27,455,529.23 | 218,769,517.43 |
| Ending Scheduled Balance | 190,857,988.97 | 27,136,021.03 | 217,994,010.00 |
| Actual Ending Collateral Balance | 191,125,208.41 | 27,192,318.77 | 218,317,527.18 |
| Scheduled Principal | 165,402.21 | 49,312.85 | 214,715.06 |
| Unscheduled Principal | 290,597.02 | 270,195.35 | 560,792.37 |
| Negative Amortized Principal | 0.00 | 0.00 | 0.00 |
| Scheduled Interest | 459,080.86 | 69,114.24 | 528,195.10 |
| Servicing Fees | 39,857.08 | 5,719.90 | 45,576.98 |
| Master Servicing Fees | 0.00 | 0.00 | 0.00 |
| Trustee Fee | 0.00 | 0.00 | 0.00 |
| FRY Amount | 0.00 | 0.00 | 0.00 |
| Special Hazard Fee | 0.00 | 0.00 | 0.00 |
| Other Fee | 0.00 | 0.00 | 0.00 |
| Pool Insurance Fee | 0.00 | 0.00 | 0.00 |
| Spread 1 | 0.00 | 0.00 | 0.00 |
| Spread 2 | 0.00 | 0.00 | 0.00 |
| Spread 3 | 0.00 | 0.00 | 0.00 |
| Net Interest | 419,223.78 | 63,394.34 | 482,618.12 |
| Realized Loss Amount | 138,918.45 | 0.00 | 138,918.45 |
| Cumulative Realized Loss | 14,277,812.71 | 317,099.36 | 14,594,912.07 |
| Percentage of Cumulative Losses | 2.3555 | 0.4437 | 2.1539 |
| Prepayment Penalty Paid Amount | 0.00 | 0.00 | 0.00 |
| Prepayment Penalty Paid Count | 0 | 0 | 0 |
| Special Servicing Fee | 0.00 | 0.00 | 0.00 |

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Additional Reporting - Group Level

| Informational Reporting | |
|---|--------------|
| <u>Group 1</u> | |
| Available Funds Rate | 2.734646% |
| Rolling 3 Month Delinquency Average | 11.014476% |
| <u>Group 2</u> | |
| Available Funds Rate | 2.868241% |
| Rolling 3 Month Delinquency Average | 10.117366% |
| Structural Reporting | |
| <u>Group 1</u> | |
| Net Monthly Excess Cashflow | 317,263.93 |
| Overcollateralization Increase | 317,263.93 |
| Overcollateralization Amount | 7,531,235.39 |
| Overcollateralization Deficiency Amount | 226,896.70 |
| Overcollateralization Floor Amount | 3,030,688.53 |
| Overcollateralization Release Amount | 0.00 |
| Overcollateralization Target Amount | 7,758,132.08 |
| <u>Group 2</u> | |
| Net Monthly Excess Cashflow | 19,835.03 |
| Overcollateralization Increase | 19,835.03 |
| Overcollateralization Amount | 952,757.10 |
| Overcollateralization Deficiency Amount | 24,139.66 |
| Overcollateralization Floor Amount | 357,299.22 |
| Overcollateralization Release Amount | 0.00 |
| Overcollateralization Target Amount | 976,896.76 |
| Trigger Event Reporting | |
| <u>Group 1</u> | |
| Step-Down Date | YES |
| Trigger Event | YES |
| <u>Group 2</u> | |
| Step-Down Date | YES |
| Trigger Event | NO |

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Delinquency Status - MBA Delinquency Calculation Method

| DELINQUENT | | | BANKRUPTCY | | | FORECLOSURE | | | REO | | | TOTAL | | |
|-----------------|-------------------|---------------------|-----------------|-------------------|---------------------|-----------------|-------------------|----------------------|-----------------|-------------------|---------------------|-----------------|--------------------|----------------------|
| No. of Loans | Actual Balance | | No. of Loans | Actual Balance | | No. of Loans | Actual Balance | | No. of Loans | Actual Balance | | No. of Loans | Actual Balance | |
| | | 0-29 Days | 10 | 3,607,892.07 | | 0 | 0.00 | | 0 | 0.00 | | 10 | 3,607,892.07 | |
| 30 Days | 12 | 4,131,691.41 | 1 | 545,937.21 | | 0 | 0.00 | | 0 | 0.00 | | 13 | 4,677,628.62 | |
| 60 Days | 5 | 1,754,631.91 | 0 | 0.00 | | 0 | 0.00 | | 0 | 0.00 | | 5 | 1,754,631.91 | |
| 90 Days | 3 | 1,248,425.66 | 0 | 0.00 | | 1 | 115,839.90 | | 0 | 0.00 | | 4 | 1,364,265.56 | |
| 120 Days | 3 | 644,440.05 | 0 | 0.00 | | 4 | 737,840.00 | | 0 | 0.00 | | 7 | 1,382,280.05 | |
| 150 Days | 3 | 893,255.66 | 0 | 0.00 | | 4 | 1,402,216.59 | | 0 | 0.00 | | 7 | 2,295,472.25 | |
| 180+ Days | 1 | 318,400.00 | 5 | 1,045,416.98 | | 42 | 13,419,108.64 | | 5 | 1,302,749.95 | | 53 | 16,085,675.57 | |
| | 27 | 8,990,844.69 | | 16 | 5,199,246.26 | | 51 | 15,675,005.13 | | 5 | 1,302,749.95 | | 99 | 31,167,846.03 |
| No. of Loans | Actual Balance | | No. of Loans | Actual Balance | | No. of Loans | Actual Balance | | No. of Loans | Actual Balance | | No. of Loans | Actual Balance | |
| | | 0-29 Days | 1.326260 % | 1.652589 % | | 0.000000 % | 0.000000 % | | 0.000000 % | 0.000000 % | | 1.326260 % | 1.652589 % | |
| 30 Days | 1.591512 % | 1.892515 % | 0.132626 % | 0.250066 % | | 0.000000 % | 0.000000 % | | 0.000000 % | 0.000000 % | | 1.724138 % | 2.142580 % | |
| 60 Days | 0.663130 % | 0.803706 % | 0.000000 % | 0.000000 % | | 0.000000 % | 0.000000 % | | 0.000000 % | 0.000000 % | | 0.663130 % | 0.803706 % | |
| 90 Days | 0.397878 % | 0.571839 % | 0.000000 % | 0.000000 % | | 0.132626 % | 0.053060 % | | 0.000000 % | 0.000000 % | | 0.530504 % | 0.624900 % | |
| 120 Days | 0.397878 % | 0.295185 % | 0.000000 % | 0.000000 % | | 0.530504 % | 0.337966 % | | 0.000000 % | 0.000000 % | | 0.928382 % | 0.633151 % | |
| 150 Days | 0.397878 % | 0.409154 % | 0.000000 % | 0.000000 % | | 0.530504 % | 0.642283 % | | 0.000000 % | 0.000000 % | | 0.928382 % | 1.051437 % | |
| 180+ Days | 0.132626 % | 0.145843 % | 0.663130 % | 0.478852 % | | 5.570292 % | 6.146602 % | | 0.663130 % | 0.596723 % | | 7.029178 % | 7.368018 % | |
| | 3.580902 % | 4.118242 % | | 2.122016 % | 2.381507 % | | 6.763926 % | 7.179911 % | | 0.663130 % | 0.596723 % | | 13.129973 % | 14.276383 % |

Please refer to CTSLink.com for a list of delinquency code descriptions.

Current Period Class A Insufficient Funds 0.00 Principal Balance of Contaminated Properties 0.00 Periodic Advance 93,409.05

MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

Delinquency Status By Group

| DELINQUENT | | | BANKRUPTCY | | FORECLOSURE | | REO | | TOTAL | | | | | |
|---------------|------------|--------------|------------|-----------|--------------|-----------|-----------|---------------|-----------|-----------|--------------|-----------|------------|---------------|
| Group 1 - MBA | | | No of | Actual | No of | Actual | No of | Actual | No of | Actual | | | | |
| No of Loans | Actual Bal | | Loans | Balance | Loans | Balance | Loans | Balance | Loans | Balance | | | | |
| 30 Days | 10 | 3,412,165.09 | 0-29 Days | 7 | 2,730,829.81 | 0-29 Days | 0 | 0.00 | 0-29 Days | 0 | 0.00 | 0-29 Days | 7 | 2,730,829.81 |
| 60 Days | 3 | 1,024,578.67 | 30 Days | 1 | 545,937.21 | 30 Days | 0 | 0.00 | 30 Days | 0 | 0.00 | 30 Days | 11 | 3,958,102.30 |
| 90 Days | 2 | 573,915.03 | 60 Days | 0 | 0.00 | 60 Days | 0 | 0.00 | 60 Days | 0 | 0.00 | 60 Days | 3 | 1,024,578.67 |
| 120 Days | 3 | 644,440.05 | 90 Days | 0 | 0.00 | 90 Days | 1 | 115,839.90 | 90 Days | 0 | 0.00 | 90 Days | 3 | 689,754.93 |
| 150 Days | 3 | 893,255.66 | 120 Days | 0 | 0.00 | 120 Days | 4 | 737,840.00 | 120 Days | 0 | 0.00 | 120 Days | 7 | 1,382,280.05 |
| 180+ Days | 0 | 0.00 | 150 Days | 0 | 0.00 | 150 Days | 4 | 1,402,216.59 | 150 Days | 0 | 0.00 | 150 Days | 7 | 2,295,472.25 |
| | | | 180+ Days | 5 | 1,045,416.98 | 180+ Days | 39 | 12,422,941.72 | 180+ Days | 5 | 1,302,749.95 | 180+ Days | 49 | 14,771,108.65 |
| | 21 | 6,548,354.50 | | 13 | 4,322,184.00 | | 48 | 14,678,838.21 | | 5 | 1,302,749.95 | | 87 | 26,852,126.66 |
| | | | 0-29 Days | 1.046338% | 1.428817% | 0-29 Days | 0.000000% | 0.000000% | 0-29 Days | 0.000000% | 0.000000% | 0-29 Days | 1.046338% | 1.428817% |
| 30 Days | 1.494768% | 1.785304% | 30 Days | 0.149477% | 0.285644% | 30 Days | 0.000000% | 0.000000% | 30 Days | 0.000000% | 0.000000% | 30 Days | 1.644245% | 2.070947% |
| 60 Days | 0.448430% | 0.536077% | 60 Days | 0.000000% | 0.000000% | 60 Days | 0.000000% | 0.000000% | 60 Days | 0.000000% | 0.000000% | 60 Days | 0.448430% | 0.536077% |
| 90 Days | 0.298954% | 0.300282% | 90 Days | 0.000000% | 0.000000% | 90 Days | 0.149477% | 0.060609% | 90 Days | 0.000000% | 0.000000% | 90 Days | 0.448430% | 0.360892% |
| 120 Days | 0.448430% | 0.337182% | 120 Days | 0.000000% | 0.000000% | 120 Days | 0.597907% | 0.386051% | 120 Days | 0.000000% | 0.000000% | 120 Days | 1.046338% | 0.723233% |
| 150 Days | 0.448430% | 0.467367% | 150 Days | 0.000000% | 0.000000% | 150 Days | 0.597907% | 0.733664% | 150 Days | 0.000000% | 0.000000% | 150 Days | 1.046338% | 1.201031% |
| 180+ Days | 0.000000% | 0.000000% | 180+ Days | 0.747384% | 0.546980% | 180+ Days | 5.829596% | 6.499897% | 180+ Days | 0.747384% | 0.681621% | 180+ Days | 7.324365% | 7.728498% |
| | 3.139013% | 3.426212% | | 1.943199% | 2.261441% | | 7.174888% | 7.680221% | | 0.747384% | 0.681621% | | 13.004484% | 14.049495% |

| DELINQUENT | | | BANKRUPTCY | | FORECLOSURE | | REO | | TOTAL | | | | | |
|---------------|------------|--------------|------------|-----------|-------------|-----------|-----------|------------|-----------|-----------|-----------|-----------|------------|--------------|
| Group 2 - MBA | | | No of | Actual | No of | Actual | No of | Actual | No of | Actual | | | | |
| No of Loans | Actual Bal | | Loans | Balance | Loans | Balance | Loans | Balance | Loans | Balance | | | | |
| 30 Days | 2 | 719,526.32 | 0-29 Days | 3 | 877,062.26 | 0-29 Days | 0 | 0.00 | 0-29 Days | 0 | 0.00 | 0-29 Days | 3 | 877,062.26 |
| 60 Days | 2 | 730,053.24 | 30 Days | 0 | 0.00 | 30 Days | 0 | 0.00 | 30 Days | 0 | 0.00 | 30 Days | 2 | 719,526.32 |
| 90 Days | 1 | 674,510.63 | 60 Days | 0 | 0.00 | 60 Days | 0 | 0.00 | 60 Days | 0 | 0.00 | 60 Days | 2 | 730,053.24 |
| 120 Days | 0 | 0.00 | 90 Days | 0 | 0.00 | 90 Days | 0 | 0.00 | 90 Days | 0 | 0.00 | 90 Days | 1 | 674,510.63 |
| 150 Days | 0 | 0.00 | 120 Days | 0 | 0.00 | 120 Days | 0 | 0.00 | 120 Days | 0 | 0.00 | 120 Days | 0 | 0.00 |
| 180+ Days | 1 | 318,400.00 | 150 Days | 0 | 0.00 | 150 Days | 0 | 0.00 | 150 Days | 0 | 0.00 | 150 Days | 0 | 0.00 |
| | 6 | 2,442,490.19 | 180+ Days | 0 | 0.00 | 180+ Days | 3 | 996,166.92 | 180+ Days | 0 | 0.00 | 180+ Days | 4 | 1,314,566.92 |
| | | | | 3 | 877,062.26 | | 3 | 996,166.92 | | 0 | 0.00 | | 12 | 4,315,719.37 |
| | | | 0-29 Days | 3.529412% | 3.225404% | 0-29 Days | 0.000000% | 0.000000% | 0-29 Days | 0.000000% | 0.000000% | 0-29 Days | 3.529412% | 3.225404% |
| 30 Days | 2.352941% | 2.646065% | 30 Days | 0.000000% | 0.000000% | 30 Days | 0.000000% | 0.000000% | 30 Days | 0.000000% | 0.000000% | 30 Days | 2.352941% | 2.646065% |
| 60 Days | 2.352941% | 2.684777% | 60 Days | 0.000000% | 0.000000% | 60 Days | 0.000000% | 0.000000% | 60 Days | 0.000000% | 0.000000% | 60 Days | 2.352941% | 2.684777% |
| 90 Days | 1.176471% | 2.480519% | 90 Days | 0.000000% | 0.000000% | 90 Days | 0.000000% | 0.000000% | 90 Days | 0.000000% | 0.000000% | 90 Days | 1.176471% | 2.480519% |
| 120 Days | 0.000000% | 0.000000% | 120 Days | 0.000000% | 0.000000% | 120 Days | 0.000000% | 0.000000% | 120 Days | 0.000000% | 0.000000% | 120 Days | 0.000000% | 0.000000% |
| 150 Days | 0.000000% | 0.000000% | 150 Days | 0.000000% | 0.000000% | 150 Days | 0.000000% | 0.000000% | 150 Days | 0.000000% | 0.000000% | 150 Days | 0.000000% | 0.000000% |
| 180+ Days | 1.176471% | 1.170919% | 180+ Days | 0.000000% | 0.000000% | 180+ Days | 3.529412% | 3.663413% | 180+ Days | 0.000000% | 0.000000% | 180+ Days | 4.705882% | 4.834332% |
| | 7.058824% | 8.982280% | | 3.529412% | 3.225404% | | 3.529412% | 3.663413% | | 0.000000% | 0.000000% | | 14.117647% | 15.871097% |

MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

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Wells Fargo Bank, N.A.
Securities Administration Services
8480 Stagecoach Circle
Frederick, MD 21701-4747
www.ctslink.com
Telephone: 1-866-846-4526
Fax: 240-586-8675

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180+ Delinquency Summary

| Days Delinquent | Summary | | | Group 1 | | | Group 2 | | |
|--------------------|-----------------------|--------------------------------------|--------------------------------|-----------------------|--------------------------------------|--------------------------------|-----------------------|--------------------------------------|--------------------------------|
| | Number Of Loans | Outstanding Actual Balance(\$) | Percentage Of Balance(%) | Number Of Loans | Outstanding Actual Balance(\$) | Percentage Of Balance(%) | Number Of Loans | Outstanding Actual Balance(\$) | Percentage Of Balance(%) |
| 180 - 209 | 6 | 1,277,050.92 | 0.585 | 5 | 1,106,050.92 | 0.579 | 1 | 171,000.00 | 0.629 |
| 210 - 239 | 7 | 2,276,621.99 | 1.043 | 7 | 2,276,621.99 | 1.191 | 0 | 0.00 | 0.000 |
| 240 - 269 | 9 | 2,354,469.61 | 1.078 | 7 | 1,560,069.61 | 0.816 | 2 | 794,400.00 | 2.921 |
| 300 - 329 | 5 | 1,520,281.78 | 0.696 | 5 | 1,520,281.78 | 0.795 | 0 | 0.00 | 0.000 |
| 330 - 359 | 1 | 183,900.49 | 0.084 | 1 | 183,900.49 | 0.096 | 0 | 0.00 | 0.000 |
| 360 - 389 | 3 | 561,783.85 | 0.257 | 3 | 561,783.85 | 0.294 | 0 | 0.00 | 0.000 |
| 390 - 419 | 3 | 904,713.39 | 0.414 | 3 | 904,713.39 | 0.473 | 0 | 0.00 | 0.000 |
| 420 - 449 | 1 | 346,676.40 | 0.159 | 1 | 346,676.40 | 0.181 | 0 | 0.00 | 0.000 |
| 450 - 479 | 1 | 349,166.92 | 0.160 | 0 | 0.00 | 0.000 | 1 | 349,166.92 | 1.284 |
| 480 - 509 | 1 | 298,385.69 | 0.137 | 1 | 298,385.69 | 0.156 | 0 | 0.00 | 0.000 |
| 510 - 539 | 4 | 2,028,180.22 | 0.929 | 4 | 2,028,180.22 | 1.061 | 0 | 0.00 | 0.000 |
| 540 - 569 | 2 | 725,246.23 | 0.332 | 2 | 725,246.23 | 0.379 | 0 | 0.00 | 0.000 |
| 570 - 599 | 2 | 357,168.04 | 0.164 | 2 | 357,168.04 | 0.187 | 0 | 0.00 | 0.000 |
| 600 - 629 | 1 | 175,918.18 | 0.081 | 1 | 175,918.18 | 0.092 | 0 | 0.00 | 0.000 |
| 630 - 659 | 3 | 831,540.18 | 0.381 | 3 | 831,540.18 | 0.435 | 0 | 0.00 | 0.000 |
| 720 - 749 | 1 | 955,341.63 | 0.438 | 1 | 955,341.63 | 0.500 | 0 | 0.00 | 0.000 |
| 840 - 869 | 1 | 339,638.03 | 0.156 | 1 | 339,638.03 | 0.178 | 0 | 0.00 | 0.000 |
| 900 - 929 | 1 | 159,800.00 | 0.073 | 1 | 159,800.00 | 0.084 | 0 | 0.00 | 0.000 |
| 1620 - 1649 | 1 | 439,792.02 | 0.201 | 1 | 439,792.02 | 0.230 | 0 | 0.00 | 0.000 |
| Total | 53 | 16,085,675.57 | 7.368 | 49 | 14,771,108.65 | 7.727 | 4 | 1,314,566.92 | 4.834 |

This report includes all loans greater than 180 days delinquent regardless of status (REO, Foreclosure, Bankruptcy)

MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

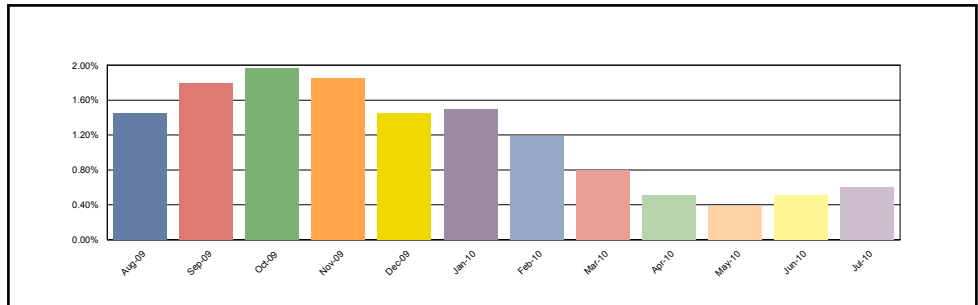
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REO Detail - All Mortgage Loans in REO during Current Period

Summary

| | |
|----------------------------|--------------|
| New REO Loans | |
| Loans in REO | 1 |
| Original Principal Balance | 184,000.00 |
| Current Actual Balance | 183,995.00 |
| Current REO Total | |
| Loans in REO | 5 |
| Original Principal Balance | 1,310,000.00 |
| Current Actual Balance | 1,302,749.95 |

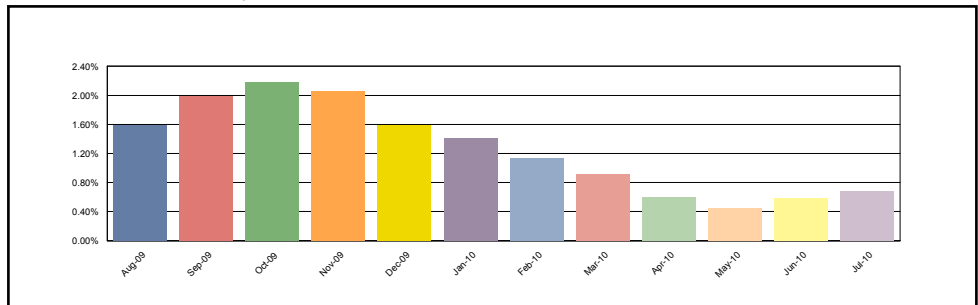
12 Month REO History



Group 1

| | |
|----------------------------|--------------|
| New REO Loans | |
| Loans in REO | 1 |
| Original Principal Balance | 184,000.00 |
| Current Actual Balance | 183,995.00 |
| Current REO Total | |
| Loans in REO | 5 |
| Original Principal Balance | 1,310,000.00 |
| Current Actual Balance | 1,302,749.95 |

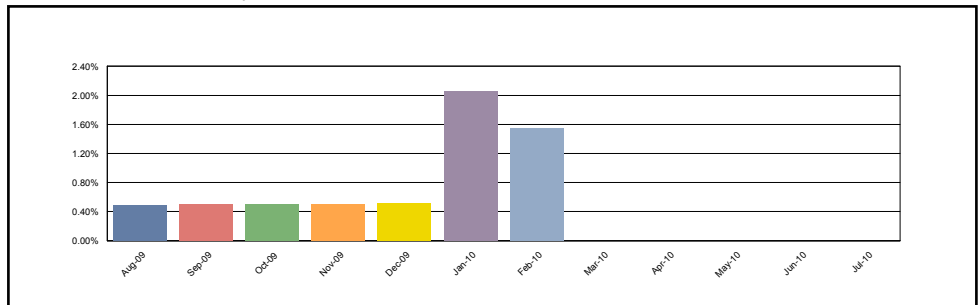
12 Month REO History



Group 2

| | |
|----------------------------|------|
| New REO Loans | |
| Loans in REO | 0 |
| Original Principal Balance | 0.00 |
| Current Actual Balance | 0.00 |
| Current REO Total | |
| Loans in REO | 0 |
| Original Principal Balance | 0.00 |
| Current Actual Balance | 0.00 |

12 Month REO History



MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

Contact: Customer Service - CTSLink
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REO Loan Detail - All Mortgage Loans in REO during Current Period

| Group | Loan Number | Month Loan Entered REO | First Payment Date | State | LTV at Origination | Original Principal Balance | Current Actual Balance | Paid To Date | Months Delinquent | Current Loan Rate | Approximate Delinquent Interest |
|---------|-------------|------------------------|--------------------|-------|--------------------|----------------------------|------------------------|--------------|-------------------|-------------------|---------------------------------|
| Group 1 | 0040240984 | Feb-2010 | 01-Mar-2005 | CA | 80.00 | 500,000.00 | 494,404.82 | 01-Dec-2008 | 18 | 3.250% | 36,044.88 |
| Group 1 | 0040245748 | Jun-2010 | 01-Mar-2005 | CA | 80.00 | 184,000.00 | 183,900.49 | 01-Jul-2009 | 11 | 3.125% | 7,873.60 |
| Group 1 | 0040250168 | Jul-2010 | 01-Apr-2005 | CA | 80.00 | 184,000.00 | 183,995.00 | 01-Aug-2009 | 10 | 2.625% | 5,213.20 |
| Group 1 | 0040263696 | Dec-2009 | 01-Apr-2005 | TX | 79.67 | 98,000.00 | 97,761.25 | 01-Jun-2009 | 12 | 5.625% | 6,130.46 |
| Group 1 | 0040267600 | Jun-2010 | 01-May-2005 | MN | 80.00 | 344,000.00 | 342,688.39 | 01-May-2009 | 13 | 3.250% | 19,704.60 |

MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

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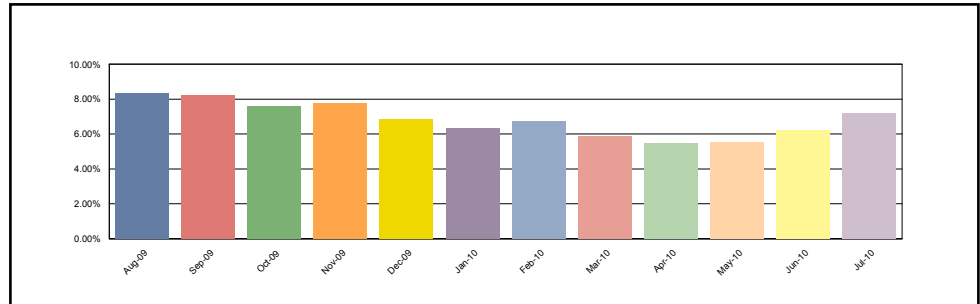
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Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period

Summary

| | |
|----------------------------------|---------------|
| New Foreclosure Loans | |
| Loans in Foreclosure | 8 |
| Original Principal Balance | 2,850,550.00 |
| Current Actual Balance | 2,790,519.89 |
| Current Foreclosure Total | |
| Loans in Foreclosure | 51 |
| Original Principal Balance | 15,867,287.00 |
| Current Actual Balance | 15,675,005.13 |

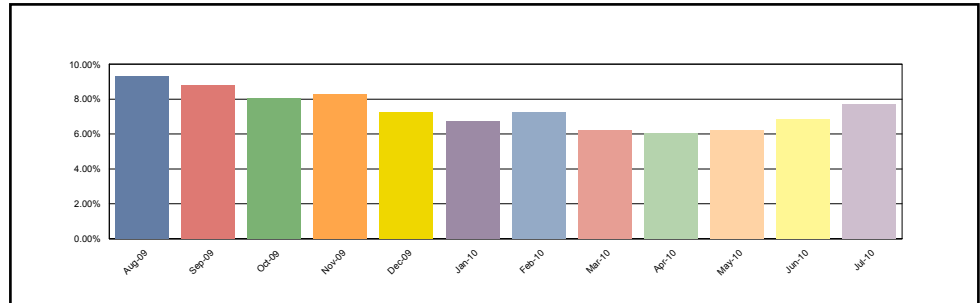
12 Month Foreclosure History



Group 1

| | |
|----------------------------------|---------------|
| New Foreclosure Loans | |
| Loans in Foreclosure | 7 |
| Original Principal Balance | 2,374,550.00 |
| Current Actual Balance | 2,314,519.89 |
| Current Foreclosure Total | |
| Loans in Foreclosure | 48 |
| Original Principal Balance | 14,871,087.00 |
| Current Actual Balance | 14,678,838.21 |

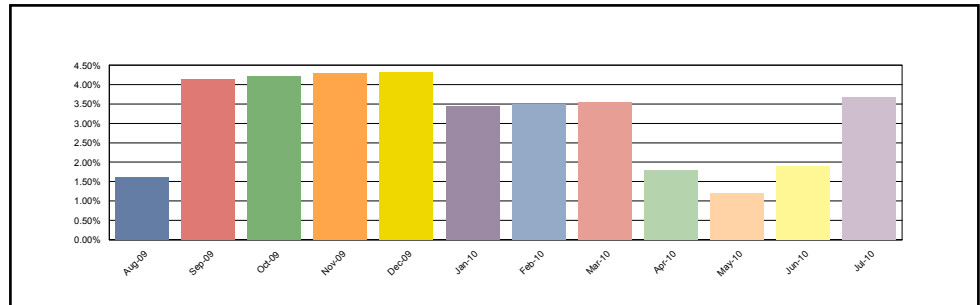
12 Month Foreclosure History



Group 2

| | |
|----------------------------------|------------|
| New Foreclosure Loans | |
| Loans in Foreclosure | 1 |
| Original Principal Balance | 476,000.00 |
| Current Actual Balance | 476,000.00 |
| Current Foreclosure Total | |
| Loans in Foreclosure | 3 |
| Original Principal Balance | 996,200.00 |
| Current Actual Balance | 996,166.92 |

12 Month Foreclosure History



MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

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Frederick, MD 21701-4747
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Telephone: 1-866-846-4526
Fax: 240-586-8675

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Foreclosure Loan Detail - All Mortgage Loans in Foreclosure during Current Period

| Group | Loan Number | Month Loan Entered FC | First Payment Date | State | LTV at Origination | Original Principal Balance | Current Actual Balance | Paid To Date | Months Delinquent | Current Loan Rate | Approximate Delinquent Interest |
|---------|-------------|-----------------------|--------------------|-------|--------------------|----------------------------|------------------------|--------------|-------------------|-------------------|---------------------------------|
| Group 1 | 0040219121 | May-2010 | 01-Mar-2005 | NJ | 80.00 | 380,000.00 | 379,780.01 | 01-Dec-2009 | 6 | 3.125% | 9,395.29 |
| Group 1 | 0040222218 | May-2010 | 01-Feb-2005 | MN | 80.00 | 172,000.00 | 171,622.53 | 01-Oct-2009 | 8 | 2.750% | 5,291.74 |
| Group 1 | 0040227581 | May-2010 | 01-Feb-2005 | NV | 68.92 | 193,000.00 | 192,980.10 | 01-Jan-2010 | 5 | 2.750% | 3,296.80 |
| Group 1 | 0040227609 | Jul-2010 | 01-Feb-2005 | CA | 80.00 | 492,000.00 | 491,714.82 | 01-Jan-2010 | 5 | 3.125% | 8,924.50 |
| Group 1 | 0040228525 | May-2010 | 01-Feb-2005 | IL | 89.81 | 194,000.00 | 204,355.73 | 01-Nov-2009 | 7 | 4.875% | 7,051.82 |
| Group 1 | 0040230189 | Jun-2010 | 01-Mar-2005 | CA | 78.26 | 270,000.00 | 269,991.96 | 01-Aug-2009 | 10 | 2.625% | 11,530.93 |
| Group 1 | 0040233018 | Jan-2009 | 01-Mar-2005 | NV | 70.85 | 370,025.00 | 370,025.00 | 01-May-2009 | 13 | 2.625% | 14,068.68 |
| Group 1 | 0040233978 | May-2010 | 01-Feb-2005 | FL | 80.00 | 299,200.00 | 298,209.58 | 01-Oct-2009 | 8 | 2.750% | 6,958.22 |
| Group 1 | 0040234712 | May-2010 | 01-Mar-2005 | CA | 80.00 | 516,800.00 | 528,149.43 | 01-Nov-2009 | 7 | 4.000% | 14,854.23 |
| Group 1 | 0040236220 | Jan-2009 | 01-Mar-2005 | FL | 80.00 | 160,000.00 | 159,999.52 | 01-Sep-2008 | 21 | 2.625% | 15,083.35 |
| Group 1 | 0040236286 | Mar-2009 | 01-Feb-2005 | FL | 80.00 | 66,400.00 | 63,168.04 | 01-Nov-2008 | 19 | 2.750% | 4,027.41 |
| Group 1 | 0040237191 | Oct-2009 | 01-Feb-2005 | AZ | 80.00 | 192,800.00 | 192,295.48 | 01-Nov-2009 | 7 | 2.750% | 3,966.12 |
| Group 1 | 0040237500 | Jan-2009 | 01-Feb-2005 | FL | 80.00 | 208,000.00 | 208,000.00 | 01-Sep-2008 | 21 | 2.750% | 15,015.10 |
| Group 1 | 0040238869 | Aug-2009 | 01-Mar-2005 | NY | 95.00 | 346,750.00 | 346,676.40 | 01-Apr-2009 | 14 | 2.625% | 22,895.15 |
| Group 1 | 0040239103 | Jul-2010 | 01-Mar-2005 | AZ | 78.50 | 157,000.00 | 156,923.40 | 01-Dec-2009 | 6 | 2.625% | 3,759.64 |
| Group 1 | 0040239575 | Oct-2008 | 01-Feb-2005 | IL | 79.89 | 294,000.00 | 294,000.00 | 01-Nov-2008 | 19 | 2.750% | 23,428.20 |
| Group 1 | 0040239630 | Dec-2009 | 01-Mar-2005 | NV | 79.27 | 440,000.00 | 410,594.82 | 01-Aug-2009 | 10 | 3.250% | 17,899.65 |
| Group 1 | 0040240590 | Feb-2010 | 01-Mar-2005 | NV | 64.51 | 200,000.00 | 200,000.00 | 01-Oct-2009 | 8 | 2.625% | 6,458.30 |
| Group 1 | 0040240915 | Oct-2009 | 01-Feb-2005 | NV | 72.46 | 229,000.00 | 223,849.82 | 01-Jun-2009 | 12 | 3.125% | 9,475.28 |
| Group 1 | 0040242044 | Jul-2010 | 01-Feb-2005 | NV | 80.00 | 212,000.00 | 211,974.94 | 01-Nov-2009 | 7 | 2.750% | 4,372.02 |
| Group 1 | 0040242950 | Jun-2009 | 01-Mar-2005 | WA | 79.98 | 239,950.00 | 239,496.72 | 01-Jan-2009 | 17 | 2.625% | 17,388.36 |
| Group 1 | 0040243243 | May-2006 | 01-Mar-2005 | FL | 80.00 | 444,000.00 | 439,792.02 | 01-Dec-2005 | 54 | 2.625% | 91,078.24 |
| Group 1 | 0040244410 | Jul-2010 | 01-Mar-2005 | CA | 79.99 | 223,900.00 | 223,700.00 | 01-Dec-2009 | 6 | 2.625% | 5,359.50 |
| Group 1 | 0040245693 | Jun-2010 | 01-May-2005 | CO | 80.00 | 161,200.00 | 161,200.00 | 01-Oct-2009 | 8 | 2.625% | 6,129.03 |
| Group 1 | 0040246026 | Sep-2009 | 01-Mar-2005 | IL | 80.00 | 192,000.00 | 192,000.00 | 01-May-2009 | 13 | 2.625% | 10,100.00 |
| Group 1 | 0040246520 | Jun-2010 | 01-Apr-2005 | MN | 77.23 | 432,500.00 | 432,500.00 | 01-Aug-2009 | 10 | 3.125% | 18,908.18 |
| Group 1 | 0040246993 | Jan-2009 | 01-Mar-2005 | FL | 75.00 | 483,750.00 | 463,540.66 | 01-Sep-2008 | 21 | 2.625% | 49,268.82 |
| Group 1 | 0040248181 | Jun-2010 | 01-Apr-2005 | AZ | 79.81 | 172,400.00 | 172,400.00 | 01-Feb-2010 | 4 | 2.625% | 3,017.00 |
| Group 1 | 0040250872 | Jun-2010 | 01-Mar-2005 | WA | 80.00 | 184,800.00 | 184,637.84 | 01-Dec-2009 | 6 | 2.625% | 4,250.52 |
| Group 1 | 0040251318 | Mar-2010 | 01-Mar-2005 | IL | 75.00 | 240,750.00 | 240,172.78 | 01-Jun-2009 | 12 | 2.625% | 11,833.45 |
| Group 1 | 0040251761 | Jun-2010 | 01-Apr-2005 | AZ | 80.00 | 169,600.00 | 169,600.00 | 01-Feb-2010 | 4 | 2.625% | 2,932.68 |
| Group 1 | 0040251764 | Jun-2010 | 01-Apr-2005 | AZ | 80.00 | 203,920.00 | 203,920.00 | 01-Feb-2010 | 4 | 2.625% | 3,526.16 |
| Group 1 | 0040251766 | Jun-2010 | 01-Apr-2005 | AZ | 80.00 | 191,920.00 | 191,920.00 | 01-Feb-2010 | 4 | 2.625% | 3,318.66 |
| Group 1 | 0040251847 | Apr-2010 | 01-Apr-2005 | MA | 63.49 | 1,000,000.00 | 946,304.44 | 01-Jan-2009 | 17 | 3.125% | 73,370.24 |
| Group 1 | 0040252923 | Jan-2010 | 01-Apr-2005 | FL | 80.00 | 159,800.00 | 159,800.00 | 01-Dec-2007 | 30 | 2.625% | 21,772.84 |
| Group 1 | 0040253139 | Jun-2010 | 01-Apr-2005 | MN | 80.00 | 272,000.00 | 270,687.50 | 01-Oct-2009 | 8 | 2.625% | 6,034.69 |
| Group 1 | 0040253403 | Feb-2010 | 01-Mar-2005 | FL | 80.00 | 230,872.00 | 230,841.41 | 01-Dec-2008 | 18 | 2.625% | 18,876.21 |
| Group 1 | 0040253916 | Feb-2010 | 01-Apr-2005 | CA | 80.00 | 339,200.00 | 339,151.46 | 01-Jan-2009 | 17 | 3.125% | 25,496.14 |
| Group 1 | 0040254228 | May-2009 | 01-Apr-2005 | NY | 58.82 | 1,000,000.00 | 955,341.63 | 01-Jun-2008 | 24 | 2.625% | 102,405.19 |
| Group 1 | 0040254452 | Jul-2010 | 01-Mar-2005 | CA | 80.00 | 312,400.00 | 311,921.67 | 01-Jan-2010 | 5 | 3.250% | 6,481.47 |

MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

Contact: Customer Service - CTSLink
Wells Fargo Bank, N.A.
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Fax: 240-586-8675

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Foreclosure Loan Detail - All Mortgage Loans in Foreclosure during Current Period

| Group | Loan Number | Month Loan Entered FC | First Payment Date | State | LTV at Origination | Original Principal Balance | Current Actual Balance | Paid To Date | Months Delinquent | Current Loan Rate | Approximate Delinquent Interest |
|---------|-------------|-----------------------|--------------------|-------|--------------------|----------------------------|------------------------|--------------|-------------------|-------------------|---------------------------------|
| Group 1 | 0040254502 | Feb-2009 | 01-Mar-2005 | FL | 69.72 | 177,800.00 | 175,918.18 | 01-Oct-2008 | 20 | 2.625% | 16,397.84 |
| Group 1 | 0040254999 | Jul-2010 | 01-Apr-2005 | CO | 80.00 | 116,000.00 | 115,839.90 | 01-Mar-2010 | 3 | 2.625% | 1,194.62 |
| Group 1 | 0040255195 | May-2008 | 01-Apr-2005 | FL | 80.00 | 340,000.00 | 339,638.03 | 01-Feb-2008 | 28 | 2.625% | 44,082.10 |
| Group 1 | 0040258010 | Mar-2010 | 01-Apr-2005 | NV | 79.84 | 210,000.00 | 209,729.63 | 01-Nov-2009 | 7 | 3.125% | 6,591.11 |
| Group 1 | 0040258623 | Jun-2010 | 01-May-2005 | CA | 70.00 | 489,300.00 | 503,227.60 | 01-Jan-2009 | 17 | 5.000% | 37,202.41 |
| Group 1 | 0040264158 | Jul-2010 | 01-Apr-2005 | OR | 65.00 | 861,250.00 | 802,445.16 | 01-Nov-2009 | 7 | 2.625% | 24,236.65 |
| Group 1 | 0040267570 | Jun-2009 | 01-May-2005 | CA | 80.00 | 405,600.00 | 405,600.00 | 01-Jan-2010 | 5 | 2.625% | 6,126.25 |
| Group 1 | 0040268160 | Jan-2010 | 01-May-2005 | OR | 80.00 | 223,200.00 | 223,200.00 | 01-Aug-2009 | 10 | 2.625% | 10,113.75 |
| Group 2 | 0040231548 | Sep-2009 | 01-Feb-2005 | FL | 80.00 | 349,200.00 | 349,166.92 | 01-Mar-2009 | 15 | 3.125% | 20,194.86 |
| Group 2 | 0040255171 | Jul-2010 | 01-Apr-2005 | CA | 79.99 | 476,000.00 | 476,000.00 | 01-Oct-2009 | 8 | 3.125% | 15,851.51 |
| Group 2 | 0040260536 | Jun-2010 | 01-Apr-2005 | MN | 54.45 | 171,000.00 | 171,000.00 | 01-Dec-2009 | 6 | 3.125% | 4,412.03 |

MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

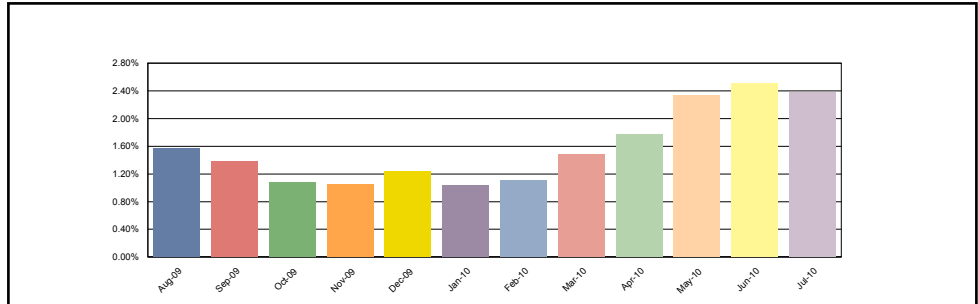
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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Summary

| | |
|---------------------------------|--------------|
| New Bankruptcy Loans | |
| Loans in Bankruptcy | 0 |
| Original Principal Balance | 0.00 |
| Current Actual Balance | 0.00 |
| Current Bankruptcy Total | |
| Loans in Bankruptcy | 16 |
| Original Principal Balance | 5,214,900.00 |
| Current Actual Balance | 5,199,246.26 |

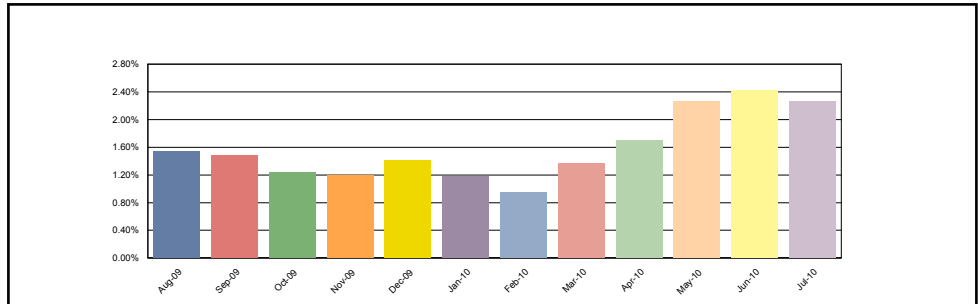
12 Month Bankruptcy History



Group 1

| | |
|---------------------------------|--------------|
| New Bankruptcy Loans | |
| Loans in Bankruptcy | 0 |
| Original Principal Balance | 0.00 |
| Current Actual Balance | 0.00 |
| Current Bankruptcy Total | |
| Loans in Bankruptcy | 13 |
| Original Principal Balance | 4,307,100.00 |
| Current Actual Balance | 4,322,184.00 |

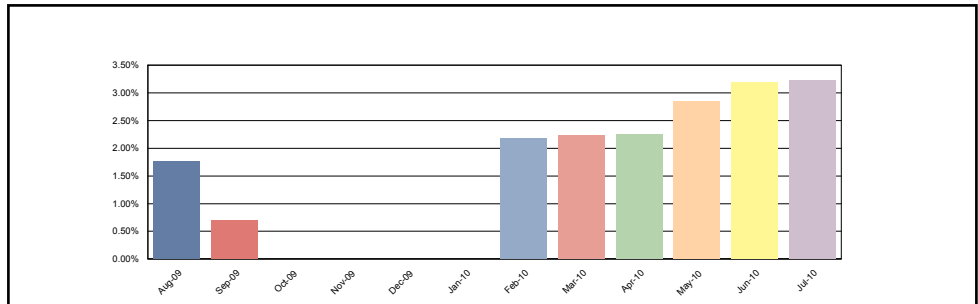
12 Month Bankruptcy History



Group 2

| | |
|---------------------------------|------------|
| New Bankruptcy Loans | |
| Loans in Bankruptcy | 0 |
| Original Principal Balance | 0.00 |
| Current Actual Balance | 0.00 |
| Current Bankruptcy Total | |
| Loans in Bankruptcy | 3 |
| Original Principal Balance | 907,800.00 |
| Current Actual Balance | 877,062.26 |

12 Month Bankruptcy History



MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

| Group | Loan Number | Month Loan Entered Bankruptcy | First Payment Date | State | LTV at Origination | Original Principal Balance | Current Actual Balance | Paid To Date | Months Delinquent | Current Loan Rate | Approximate Delinquent Interest |
|---------|-------------|-------------------------------|--------------------|-------|--------------------|----------------------------|------------------------|--------------|-------------------|-------------------|---------------------------------|
| Group 1 | 0040234319 | Nov-2009 | 01-Mar-2005 | MA | 79.98 | 158,700.00 | 161,009.67 | 01-Dec-2009 | 6 | 5.000% | 5,077.31 |
| Group 1 | 0040235763 | Apr-2009 | 01-Feb-2005 | CA | 80.00 | 536,000.00 | 545,937.21 | 01-May-2010 | 1 | 5.130% | 6,660.42 |
| Group 1 | 0040241615 | May-2010 | 01-Mar-2005 | CA | 80.00 | 588,000.00 | 590,752.40 | 01-Jun-2010 | 0 | 3.540% | 3,239.30 |
| Group 1 | 0040242417 | Jun-2010 | 01-Mar-2005 | CA | 74.07 | 300,000.00 | 300,000.00 | 01-Oct-2009 | 8 | 2.625% | 9,843.75 |
| Group 1 | 0040242999 | Jun-2009 | 01-Mar-2005 | CA | 80.00 | 300,000.00 | 298,385.69 | 01-Feb-2009 | 16 | 2.625% | 21,135.77 |
| Group 1 | 0040245190 | Mar-2010 | 01-Mar-2005 | CA | 74.96 | 494,000.00 | 487,221.29 | 01-Jul-2010 | (1) | 3.125% | 1,169.93 |
| Group 1 | 0040247059 | Dec-2008 | 01-Mar-2005 | OR | 80.00 | 136,000.00 | 127,671.62 | 01-Nov-2009 | 7 | 2.625% | 3,910.52 |
| Group 1 | 0040248829 | Mar-2009 | 01-Mar-2005 | CO | 80.00 | 126,000.00 | 125,983.35 | 01-Jun-2010 | 0 | 2.625% | 498.68 |
| Group 1 | 0040254778 | May-2010 | 01-Apr-2005 | MN | 58.82 | 200,000.00 | 200,000.00 | 01-Jun-2010 | 0 | 2.625% | 791.66 |
| Group 1 | 0040257770 | May-2010 | 01-Apr-2005 | AZ | 70.31 | 270,000.00 | 269,900.31 | 01-Jun-2010 | 0 | 2.625% | 1,068.36 |
| Group 1 | 0040259295 | Aug-2007 | 01-Apr-2005 | WA | 80.00 | 158,400.00 | 158,350.00 | 01-Oct-2009 | 8 | 2.625% | 5,509.28 |
| Group 1 | 0040261443 | Jun-2010 | 01-Apr-2005 | NV | 80.00 | 464,000.00 | 462,231.59 | 01-Jun-2010 | 0 | 2.625% | 1,829.66 |
| Group 1 | 0040274212 | Apr-2010 | 01-May-2005 | FL | 80.00 | 576,000.00 | 594,740.87 | 01-Jun-2010 | 0 | 3.500% | 3,221.52 |
| Group 2 | 0040238192 | Feb-2010 | 01-Feb-2005 | NV | 58.69 | 395,000.00 | 390,775.60 | 01-Jun-2010 | 0 | 3.375% | 2,037.51 |
| Group 2 | 0040243054 | Feb-2010 | 01-Mar-2005 | FL | 80.00 | 285,600.00 | 259,982.77 | 01-Jun-2010 | 0 | 3.250% | 1,301.35 |
| Group 2 | 0040252693 | Jun-2010 | 01-Apr-2005 | GA | 80.00 | 227,200.00 | 226,303.89 | 01-Jun-2010 | 0 | 2.625% | 896.77 |

MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

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Realized Loss Detail Report - Loans with Losses during Current Period

| Group | Inactive | | | | Active | | | | Totals | | | |
|---------|---------------------|---------------------------|-----------------------------|-------------------------|---------------------|-----------------------|-----------------------------|-------------------------|---------------------|-------------------------------------|-----------------------------|-------------------------|
| | # Loans with Losses | Liquidated Actual Balance | Realized Loss/(Gain) Amount | Current Loss Percentage | # Loans with Losses | Ending Actual Balance | Realized Loss/(Gain) Amount | Current Loss Percentage | # Loans with Losses | Liquidated or Ending Actual Balance | Realized Loss/(Gain) Amount | Current Loss Percentage |
| Group 1 | 7 | 1,195,077.32 | 138,918.45 | 0.073 % | 0 | 0.00 | 0.00 | 0.000 % | 7 | 1,195,077.32 | 138,918.45 | 0.073 % |
| Group 2 | 0 | 0.00 | 0.00 | 0.000 % | 0 | 0.00 | 0.00 | 0.000 % | 0 | 0.00 | 0.00 | 0.000 % |
| Total | 7 | 1,195,077.32 | 138,918.45 | 0.064 % | 0 | 0.00 | 0.00 | 0.000 % | 7 | 1,195,077.32 | 138,918.45 | 0.064 % |

Realized Loss Loan Detail Report - Loans with Losses during Current Period

| Group | Loan Number | Original Principal Balance | Current Note Rate | State | LTV at Origination | Original Term | Liquidated or Ending Actual Balance | Liquidation Effective Date | Realized Loss/(Gain) | Cumulative Realized Loss/(Gain) |
|---------|-------------|----------------------------|-------------------|-------|--------------------|---------------|-------------------------------------|----------------------------|----------------------|---------------------------------|
| Group 1 | 0040238542 | 164,000.00 | 2.625% | NV | 80.00 | 360 | 163,916.32 | 06/28/2010 | 140,477.02 | 140,477.02 |
| Group 1 | 0040239732 | 276,000.00 | 5.500% | CA | 80.00 | 360 | 275,910.83 | 09/16/2009 | (55.31) | 147,871.51 |
| Group 1 | 0040244836 | 235,000.00 | 5.250% | CA | 61.03 | 360 | 235,000.00 | 10/31/2009 | (534.50) | 165,168.23 |
| Group 1 | 0040247375 | 148,000.00 | 5.375% | NV | 80.00 | 360 | 149,208.74 | 05/28/2010 | (234.88) | 109,762.96 |
| Group 1 | 0040248003 | 111,800.00 | 2.625% | CT | 77.10 | 360 | 102,456.72 | 05/18/2010 | (109.00) | 50,652.89 |
| Group 1 | 0040248444 | 134,500.00 | 3.250% | IL | 88.77 | 360 | 122,821.16 | 04/29/2010 | (482.50) | 41,334.72 |
| Group 1 | 0040251729 | 145,800.00 | 6.000% | AZ | 79.98 | 360 | 145,763.55 | 04/14/2010 | (142.38) | 79,268.90 |

Realized Loss/(Gain) value may include Interest Loss, Principal Loss, and Expense amounts.

* This data is currently not provided for reporting.

** The current loss for this loan is associated with a modification; for further detail please see the Modification section.

MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

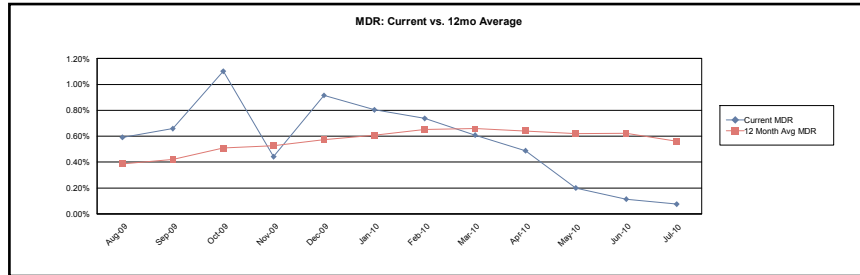
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Realized Loss Report - Collateral

Summary

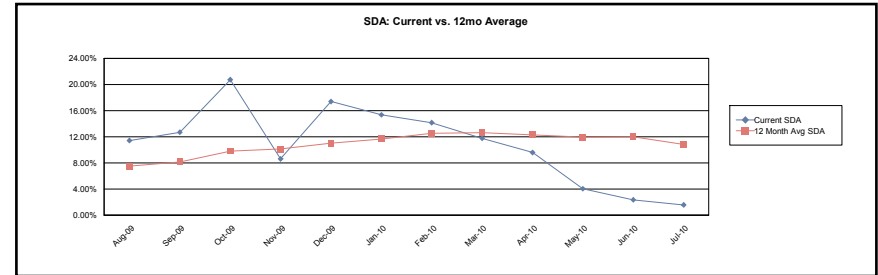
MDR

Current Month 0.075%
3 Month Average 0.129%
12 Month Average 0.561%



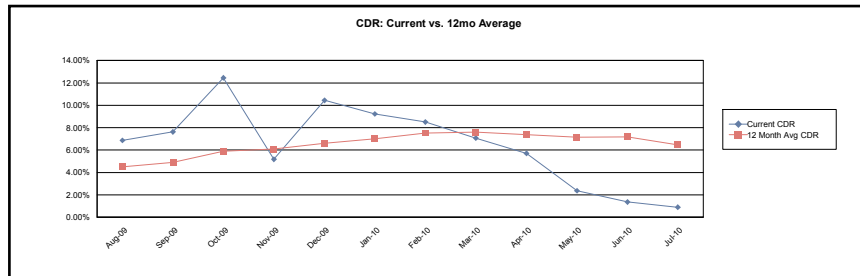
SDA

Current Month 1.585%
3 Month Average 2.666%
12 Month Average 10.820%



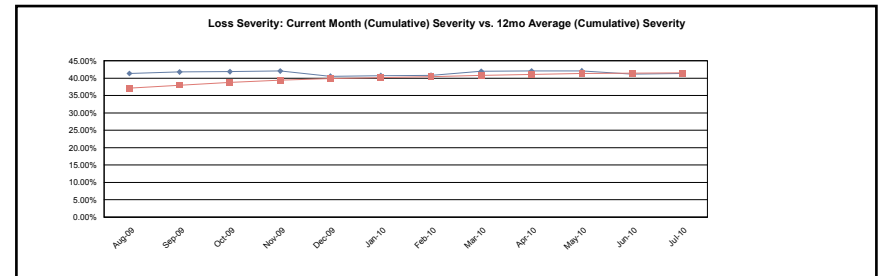
CDR

Current Month 0.895%
3 Month Average 1.539%
12 Month Average 6.471%



Loss Severity

Current Month (Cumulative) 41.396%
3 Month Average (Cumulative) 41.573%
12 Month Average (Cumulative) 41.512%



MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

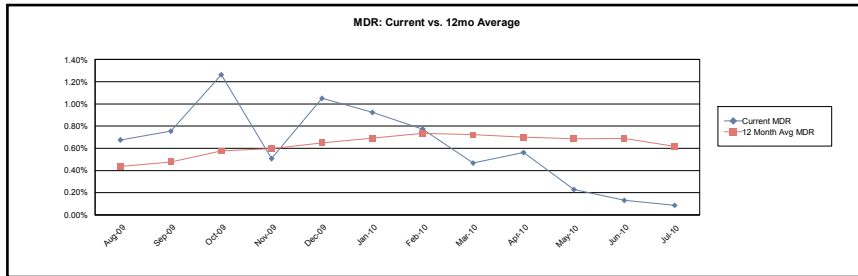
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Realized Loss Report - Collateral

Group 1

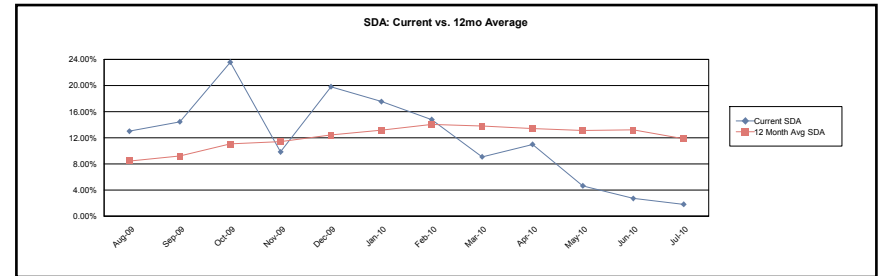
MDR

| | |
|------------------|--------|
| Current Month | 0.086% |
| 3 Month Average | 0.149% |
| 12 Month Average | 0.618% |



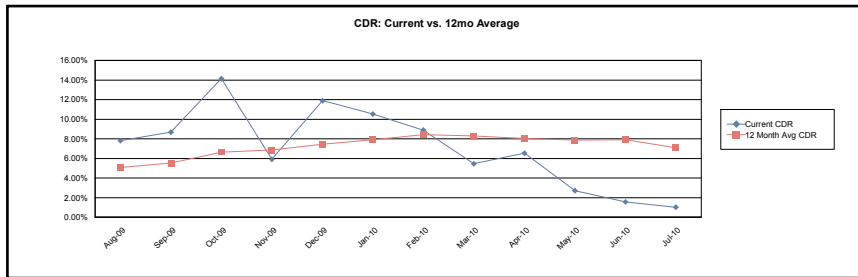
SDA

| | |
|------------------|---------|
| Current Month | 1.811% |
| 3 Month Average | 3.058% |
| 12 Month Average | 11.866% |



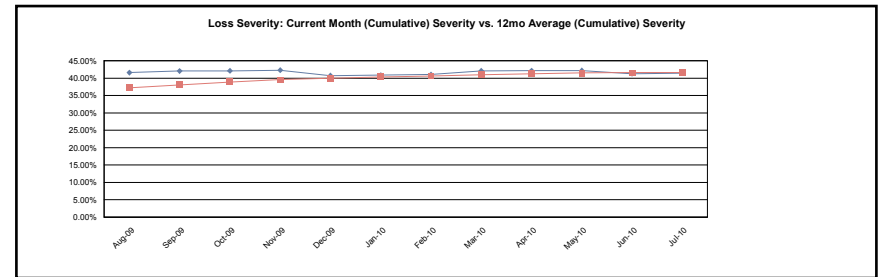
CDR

| | |
|------------------|--------|
| Current Month | 1.023% |
| 3 Month Average | 1.766% |
| 12 Month Average | 7.096% |



Loss Severity

| | |
|-------------------------------|---------|
| Current Month (Cumulative) | 41.481% |
| 3 Month Average (Cumulative) | 41.664% |
| 12 Month Average (Cumulative) | 41.675% |



MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

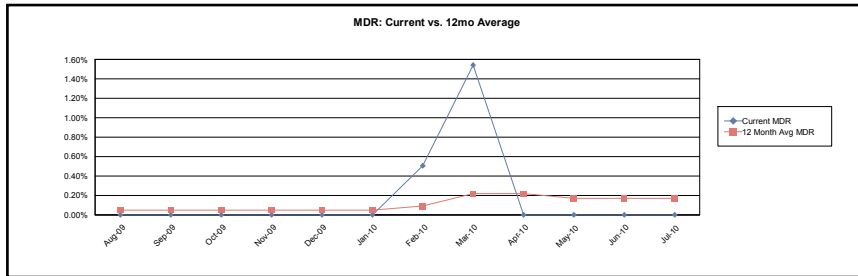
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Realized Loss Report - Collateral

Group 2

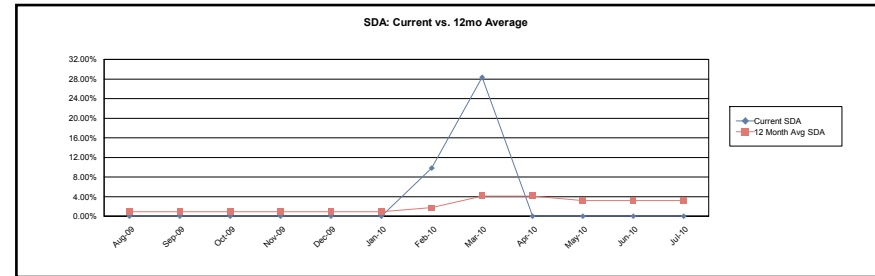
MDR

| | |
|------------------|--------|
| Current Month | 0.000% |
| 3 Month Average | 0.000% |
| 12 Month Average | 0.171% |



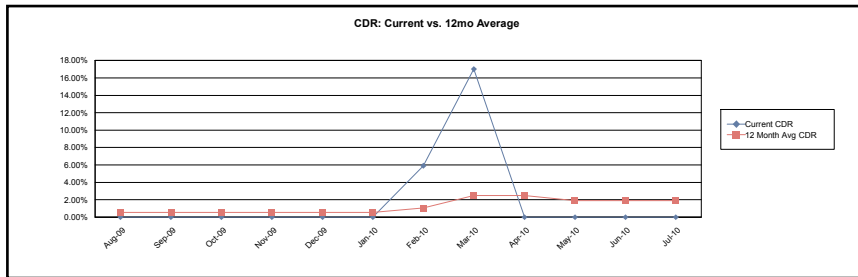
SDA

| | |
|------------------|--------|
| Current Month | 0.000% |
| 3 Month Average | 0.000% |
| 12 Month Average | 3.183% |



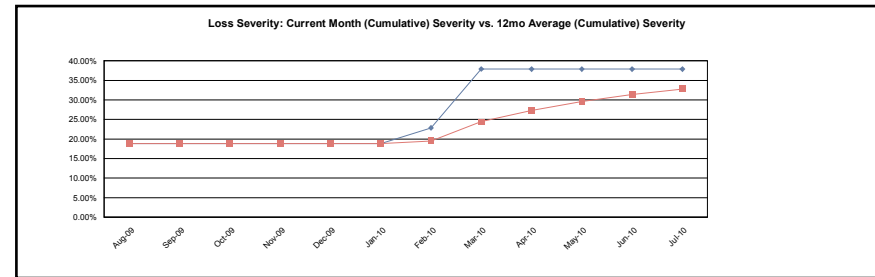
CDR

| | |
|------------------|--------|
| Current Month | 0.000% |
| 3 Month Average | 0.000% |
| 12 Month Average | 1.910% |



Loss Severity

| | |
|-------------------------------|---------|
| Current Month (Cumulative) | 37.904% |
| 3 Month Average (Cumulative) | 37.904% |
| 12 Month Average (Cumulative) | 27.133% |



Calculation Methodology:

Monthly Default Rate (MDR): $\text{Sum}(\text{Beg Scheduled Balance of Liquidated Loans}) / \text{Sum}(\text{Beg Scheduled Balance})$.

Conditional Default Rate (CDR): $1 - ((1 - \text{MDR})^{12})$

SDA Standard Default Assumption: If $\text{WAS} \leq 30$ then $\text{CDR} / (\text{WAS} * 0.02)$ else if $30 < \text{WAS} \leq 60$ then $\text{CDR} / 0.6$ else if $60 < \text{WAS} \leq 120$ then $\text{CDR} / (0.6 - ((\text{WAS} - 60) * 0.0095))$ else if $\text{WAS} > 120$ then $\text{CDR} / 0.03$

Cumulative Loss Severity: $\text{Sum}(\text{All Realized Losses}) / \text{Sum}(\text{Actual Liquidated Balance for loans that have experienced a loss})$. 3 Month Average and 12 Month Average will not have values until the 3rd and 12th month respectively.

MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

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www.ctslink.com
Telephone: 1-866-846-4526
Fax: 240-586-8675

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Prepayment Detail - Prepayments during Current Period

| Summary | | | | | | | | | | | | | |
|----------------|--------------------|----------------------------|---------------------------|-------------------|----------------------------|---------------------------|--------------------|----------------------------|---------------------------|------------------|----------------------------|---------------------------|--------------------|
| | Loans Paid in Full | | | Repurchased Loans | | | Substitution Loans | | | Liquidated Loans | | | Curtailments |
| | Count | Original Principal Balance | Current Scheduled Balance | Count | Original Principal Balance | Current Scheduled Balance | Count | Original Principal Balance | Current Scheduled Balance | Count | Original Principal Balance | Current Scheduled Balance | Curtailment Amount |
| Group 1 | 1 | 120,000.00 | 118,522.69 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 1 | 164,000.00 | 163,916.32 | 8,158.01 |
| Group 2 | 1 | 433,000.00 | 270,166.93 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 637.26 |
| Total | 2 | 553,000.00 | 388,689.62 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 1 | 164,000.00 | 163,916.32 | 8,795.27 |

Prepayment Loan Detail - Prepayments during Current Period

| Group | Loan Number | State | LTV at Origination | First Payment Date | Original Principal Balance | Prepayment Amount | PIF Type | Months Delinquent | Current Loan Rate | Original Term | Seasoning |
|---------|-------------|-------|--------------------|--------------------|----------------------------|-------------------|-------------------|-------------------|-------------------|---------------|-----------|
| Group 1 | 0040238542 | NV | 80.00 | 01-Mar-2005 | 164,000.00 | 163,916.32 | Liquidation | 13 | 2.625% | 360 | 64 |
| Group 1 | 0040251184 | ND | 72.72 | 01-Apr-2005 | 120,000.00 | 118,522.69 | Loan Paid in Full | 0 | 2.625% | 360 | 63 |
| Group 2 | 0040263761 | AZ | 57.04 | 01-Apr-2005 | 433,000.00 | 269,558.09 | Loan Paid in Full | (1) | 3.125% | 360 | 63 |

MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

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Prepayment Penalty Detail - Prepayment Penalty Paid during Current Period

| Summary | Loan Count | Prior Balance | Prepayment Penalty Amount | Prepayment Penalty Waived |
|---------|------------|---------------|---------------------------|---------------------------|
| Group 1 | 0 | 0.00 | 0.00 | 0.00 |
| Group 2 | 0 | 0.00 | 0.00 | 0.00 |
| Total | 0 | 0.00 | 0.00 | 0.00 |

Prepayment Penalty Loan Detail - Prepayment Penalty Paid during Current Period

| Group | Loan Number | Paid In Full Date | Prior Balance | Prepayment Penalty Amount | Prepayment Penalty Waived |
|--|-------------|-------------------|---------------|---------------------------|---------------------------|
| No Prepayment Penalties this Period | | | | | |

MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

16-Jul-2010 5:20:43PM

Prepayment Rates

Summary

SMM

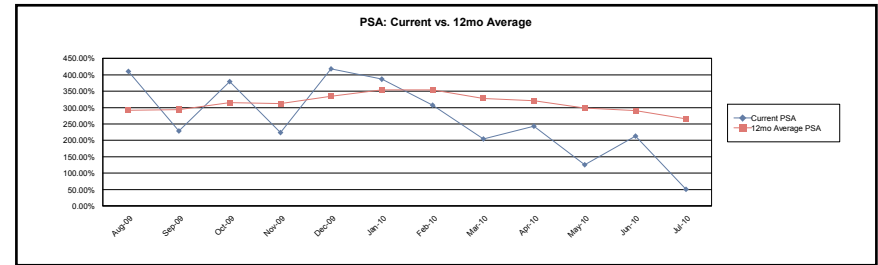
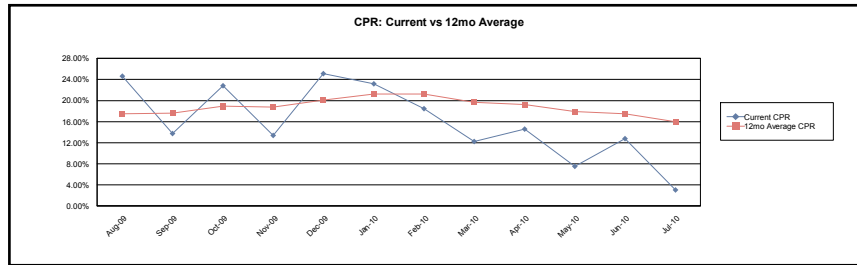
Current Month 0.257%
3 Month Average 0.680%
12 Month Average 1.631%

CPR

Current Month 3.036%
3 Month Average 7.777%
12 Month Average 15.952%

PSA

Current Month 50.600%
3 Month Average 129.619%
12 Month Average 265.870%



Group 1

SMM

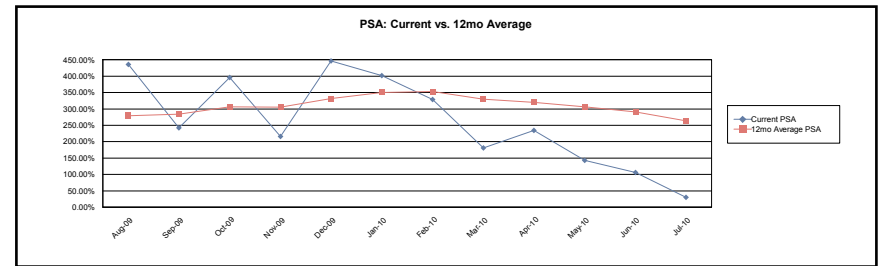
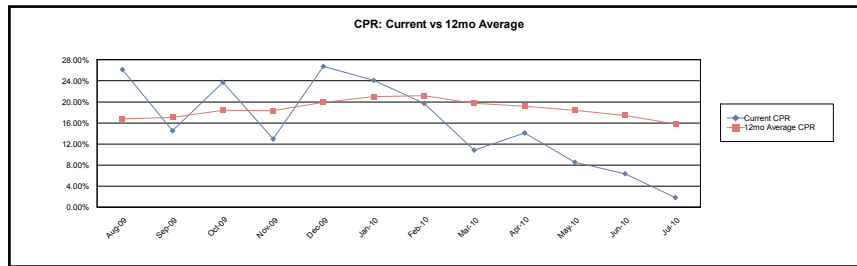
Current Month 0.152%
3 Month Average 0.480%
12 Month Average 1.577%

CPR

Current Month 1.809%
3 Month Average 5.575%
12 Month Average 15.807%

PSA

Current Month 30.152%
3 Month Average 92.921%
12 Month Average 263.456%



MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

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Prepayment Rates

Group 2

SMM

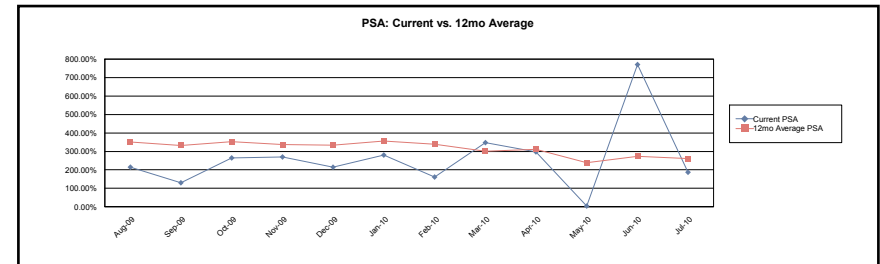
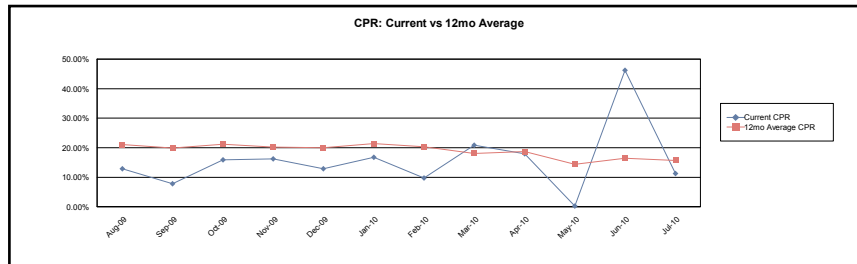
| | |
|------------------|--------|
| Current Month | 0.986% |
| 3 Month Average | 2.015% |
| 12 Month Average | 1.989% |

CPR

| | |
|------------------|---------|
| Current Month | 11.210% |
| 3 Month Average | 19.220% |
| 12 Month Average | 15.714% |

PSA

| | |
|------------------|----------|
| Current Month | 186.830% |
| 3 Month Average | 320.340% |
| 12 Month Average | 261.900% |



Calculation Methodology:

Single Month Mortality (SMM): (Partial and full prepayments + Repurchases) / (Beginning Scheduled Balance - Scheduled Principal)

Conditional PrePayment Rate (CPR): $1 - ((1 - SMM)^{12})$

PSA Standard Prepayment Model: $100 * CPR / (0.2 * \text{MIN}(30, \text{WAS}))$

Weighted Average Seasoning (WAS): $\text{sum}((\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance}))$

MortgageIT Trust
Mortgage-Backed Notes
Distribution Date: 26-Jul-2010

16-Jul-2010 5:20:43PM

MortgageIT Trust
Mortgage-Backed Notes
Series 2005-2

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www.ctslink.com
Telephone: 1-866-846-4526
Fax: 240-586-8675

| Modifications | | | | | | |
|----------------------|-----------------------------|---------------------------|------------|---------------|---------------|------------------|
| Loan Number | Beginning Scheduled Balance | Current Scheduled Balance | Prior Rate | Modified Rate | Prior Payment | Modified Payment |
| 0040240270 | 449,351.51 | 468,447.70 | 2.625% | 2.000% | 982.96 | 780.75 |
| 0040240755 | 239,152.98 | 281,527.35 | 2.625% | 2.000% | 587.33 | 1,024.22 |
| 0040257089 | 257,306.58 | 256,810.75 | 4.875% | 2.000% | 1,044.42 | 813.08 |
| 0040257216 | 351,810.73 | 354,807.56 | 3.125% | 2.625% | 1,702.57 | 1,629.59 |
| 0040261341 | 306,706.21 | 304,931.01 | 2.625% | 2.000% | 670.92 | 779.37 |

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Series 2005-2

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Wells Fargo Bank, N.A.
Securities Administration Services
8480 Stagecoach Circle
Frederick, MD 21701-4747
www.ctslink.com
Telephone: 1-866-846-4526
Fax: 240-586-8675

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| Substitutions | | | | | | | | |
|-------------------------------------|---------------------------|--------------|-----------------|---------------------------------|---------------------------|--------------|-----------------|--|
| <u>Loans Repurchased</u> | | | | <u>Loans Substituted</u> | | | | |
| Loan Number | Current Scheduled Balance | Current Rate | Current Payment | Loan Number | Current Scheduled Balance | Current Rate | Current Payment | |
| No Substitutions this Period | | | | | | | | |

| Repurchases Due to Breaches | | | | |
|---|-----------------------------|----------------|--------------|-----------------|
| Loan Number | Beginning Scheduled Balance | Payoff Balance | Current Rate | Current Payment |
| No Repurchases Due to Breaches this Period | | | | |

| Repurchases Due To Other | | | | |
|--|-----------------------------|----------------|--------------|-----------------|
| Loan Number | Beginning Scheduled Balance | Payoff Balance | Current Rate | Current Payment |
| No Repurchases Due to Other this Period | | | | |

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Interest Rate Stratification

| Current Interest Rate Range (%) | Summary | | | Group 1 | | | Group 2 | | |
|---------------------------------|-----------------|-----------------------------------|--------------------------|-----------------|-----------------------------------|--------------------------|-----------------|-----------------------------------|--------------------------|
| | Number Of Loans | Outstanding Scheduled Balance(\$) | Percentage Of Balance(%) | Number Of Loans | Outstanding Scheduled Balance(\$) | Percentage Of Balance(%) | Number Of Loans | Outstanding Scheduled Balance(\$) | Percentage Of Balance(%) |
| < 4.000 | 732 | 211,390,668.24 | 96.971 | 648 | 184,651,985.34 | 96.748 | 84 | 26,738,682.90 | 98.536 |
| 4.000 4.249 | 5 | 2,417,454.74 | 1.109 | 4 | 2,020,116.61 | 1.058 | 1 | 397,338.13 | 1.464 |
| 4.250 4.499 | 1 | 157,008.28 | 0.072 | 1 | 157,008.28 | 0.082 | 0 | 0.00 | 0.000 |
| 4.500 4.749 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 |
| 4.750 4.999 | 2 | 506,606.92 | 0.232 | 2 | 506,606.92 | 0.265 | 0 | 0.00 | 0.000 |
| 5.000 5.249 | 6 | 1,913,412.43 | 0.878 | 6 | 1,913,412.43 | 1.003 | 0 | 0.00 | 0.000 |
| 5.250 5.499 | 5 | 829,666.13 | 0.381 | 5 | 829,666.13 | 0.435 | 0 | 0.00 | 0.000 |
| 5.500 5.749 | 2 | 376,695.56 | 0.173 | 2 | 376,695.56 | 0.197 | 0 | 0.00 | 0.000 |
| 5.750 5.999 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 |
| 6.000 6.249 | 1 | 402,497.70 | 0.185 | 1 | 402,497.70 | 0.211 | 0 | 0.00 | 0.000 |
| 6.250 6.499 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 |
| 6.500 6.749 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 |
| 6.750 6.999 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 |
| 7.000 7.249 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 |
| 7.250 7.499 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 |
| 7.500 7.749 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 |
| 7.750 7.999 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 |
| >= 8.000 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 | 0 | 0.00 | 0.000 |
| Total | 754 | 217,994,010.00 | 100.000 | 669 | 190,857,988.97 | 100.000 | 85 | 27,136,021.03 | 100.000 |

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Supplemental Reporting

Closing Date:

April 27, 2005.

Determination Date:

With respect to any Payment Date, the 15th day of the related month, or if the 15th day of such month is not a Business Day, the immediately preceding Business Day.

Interest Determination Date:

With respect to the first Accrual Period, the second LIBOR Business Day preceding the Closing Date, and with respect to each Accrual Period thereafter, the second LIBOR Business Day preceding the related Payment Date on which such Accrual Period commences.

LIBOR Business Day:

A day on which banks are open for dealing in foreign currency and exchange in London and New York City.

Payment Date:

The 25th day of each month, or if such day is not a Business Day, then the next Business Day, commencing in May 2005.

Record Date:

With respect to each Class of Group 1 Notes and any Payment Date, the close of business on the Business Day immediately preceding such Payment Date. With respect to each Class of Group 2 Notes and any Payment Date, the close of business on the last Business Day of the calendar month preceding such Payment Date. With respect to any Notes that are not Book-Entry Notes and the Certificates, the close of business on the last Business Day of the calendar month preceding such Payment Date.

Servicer Remittance Date:

With respect to each Mortgage Loan, the 18th day of any month, or if such 18th day is not a Business Day, the first Business Day immediately preceding such 18th day.

Miscellaneous Modification Reporting Footnote

In the absence of specific guidance in the governing agreements, Wells Fargo Bank, N.A. has determined that a reduction in principal agreed to by a servicer in connection with a loan modification should be treated in a manner similar to a realized principal loss on the related loan.