Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar 212.815.8122 Distribution Date:

BNY MELLON CORPORATE TRUST

6/25/2019

# **Countrywide Home Loans**

## Asset-Backed Securities Series 2005-AB1

Certificateholder Monthly Distribution Summary

Class	Cusip	Class Description	Certificate Rate Type	Beginning Balance	Pass Through Rate (%)	Principal Distribution	Interest Distribution	Total Distribution	Current Realized Losses	Ending Balance	Cumulative Realized Losses
A1 A2 A3 C P AR	126673XP2 126673XQ0 126673XR8 126673YA4 126673YB2 126673YC0	Senior Senior Senior Residual Senior Senior	Flt-Act/360 Flt-Act/360 Flt-Act/360 N/A Fix-30/360 Fix-30/360	0.00 0.00 0.00 51,483,519.79 0.00 0.00	2.629750 2.849750 3.029750 0.000000 0.000000 0.000000	0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 50,860,765.72 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00
M1 M2 M3 M4 M5 M6 M7	126673XS6 126673XT4 126673XU1 126673XV9 126673XW7 126673XX5 126673XX3 126673XZ0	Subordinate Subordinate Subordinate Subordinate Subordinate Subordinate Subordinate Subordinate	Flt-Act/360 Flt-Act/360 Flt-Act/360 Flt-Act/360 Flt-Act/360 Flt-Act/360 Flt-Act/360 Flt-Act/360	9,952,819.07 24,000,000.00 13,199,999.99 4,330,700.73 0.00 0.00 0.00 0.00	3.059750 3.089750 3.149750 3.329750 3.404750 3.524750 4.269607 4.269607	698,283.26 0.00 0.00 0.00 0.00 0.00 0.00 0.00	23,685.77 57,675.33 32,337.43 11,215.67 0.00 0.00 0.00 0.00	721,969.03 57,675.33 32,337.43 11,215.67 0.00 0.00 0.00 0.00	0.00 0.00 0.00 -26,821.86 0.00 0.00 0.00	9,254,535.81 24,000,000.00 13,199,999.99 4,357,522.59 0.00 0.00 0.00 0.00	0.00 0.00 0.00 8,842,477.44 13,200,000.00 12,000,000.00 12,000,000.00
Totals				51,483,519.79		698,283.26	124,914.20	823,197.47	-26,821.86	50,812,058.39	58,042,477.43

Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar 212.815.8122 Distribution Date: 6/25/2019



# **Countrywide Home Loans**

# Asset-Backed Securities Series 2005-AB1

Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1 A2 A3 C P AR	126673XP2 126673XQ0 126673XR8 126673YA4 126673YB2 126673YC0	533,375,000.00 457,919,000.00 82,706,000.00 1,200,000,000.00 100.00	0.00 0.00 0.00 51,483,519.79 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 50,860,765.72 0.00 0.00	0.000000000 0.000000000 0.000000000 0.042383971 0.000000000 0.000000000
M1 M2 M3 M4 M5 M6 M7 B	126673XS6 126673XT4 126673XU1 126673XV9 126673XW7 126673XX5 126673XX5 126673XY3	26,400,000.00 24,000,000.00 13,200,000.00 13,200,000.00 13,200,000.00 12,000,000.00 12,000,000.00 12,000,000.00	9,952,819.07 24,000,000.00 13,199,999.99 4,330,700.73 0.00 0.00 0.00 0.00	698,283.26 0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 -26,821.86 0.00 0.00 0.00 0.00	9,254,535.81 24,000,000.00 13,199,999.99 4,357,522.59 0.00 0.00 0.00 0.00	0.350550599 1.000000000 0.99999999 0.330115348 0.000000000 0.000000000 0.000000000 0.000000
Totals		1,200,000,200.00	51,483,519.79	698,283.26	-26,821.86	50,812,058.39	

Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar 212.815.8122 Distribution Date: 6/25/2019



# **Countrywide Home Loans**

## Asset-Backed Securities Series 2005-AB1

Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Interest Carryforward Amount	Total Interest Due	Net Rate Carryover Paid	Interest Paid	Interest Carryforward After Dist.	Net Rate Carryover After Dist.
A1 A2 A3 C P AR	0.00 0.00 0.00 0.00 51,483,519.79 0.00 0.00	2.629750 2.849750 3.029750 0.000000 0.000000 0.000000	0.000000 0.000000 0.000000 0.000000 0.000000	0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	0.00 200,951.12 80,996.41 0.00 0.00 0.00
M1 M2 M3 M4 M5 M6 M7 B	9,952,819.07 24,000,000.00 13,199,999.99 4,330,700.73 0.00 0.00 0.00 0.00	3.059750 3.089750 3.149750 3.329750 3.404750 3.524750 4.269607 4.269607	3.059749 3.089750 3.149750 3.329749 0.000000 0.000000 0.000000 0.000000	23,685.77 57,675.33 32,337.43 11,215.67 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	23,685.77 57,675.33 32,337.43 11,215.67 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	23,685.77 57,675.33 32,337.43 11,215.67 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	43,945.11 43,338.69 28,009.89 42,480.04 49,178.53 57,296.51 173,641.38 245,806.56
Totals	51,483,519.79			124,914.20	0.00	124,914.20	0.00	124,914.20	0.00	965,644.24

Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar 212.815.8122 Distribution Date: 6/25/2019



# **Countrywide Home Loans**

## Asset-Backed Securities Series 2005-AB1

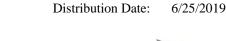
Current Payment Information Factors per \$1,000

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Principal Distribution	Interest Distribution	Ending Certificate Balance	Pass Through Rate (%)
A1 A2 A3 C P AR	126673XP2 126673XQ0 126673XR8 126673YA4 126673YB2 126673YC0	533,375,000.00 457,919,000.00 82,706,000.00 1,200,000,000.00 100.00	0.000000000 0.000000000 0.000000000 42.902933158 0.000000000 0.000000000	0.000000000 0.000000000 0.000000000 0.000000	0.000000000 0.000000000 0.000000000 0.000000	0.000000000 0.000000000 0.000000000 42.383971433 0.000000000 0.000000000	2.629750 2.849750 3.029750 0.000000 0.000000 0.000000
M1 M2 M3 M4 M5 M6 M7 B	126673XS6 126673XT4 126673XU1 126673XV9 126673XW7 126673XX5 126673XX5 126673XY3	26,400,000.00 24,000,000.00 13,200,000.00 13,200,000.00 13,200,000.00 12,000,000.00 12,000,000.00 12,000,000.00	377.000722348 1,000.000000000 999.99999242 328.083388636 0.000000000 0.000000000 0.000000000 0.000000	26.450123485 0.000000000 0.000000000 0.000000000 0.000000	0.897188258 2.403138750 2.449805303 0.849671970 0.000000000 0.000000000 0.000000000 0.000000	350.550598864 1,000.000000000 999.99999242 330.115347727 0.000000000 0.000000000 0.000000000 0.000000	3.059750 3.089750 3.149750 3.329750 3.404750 3.524750 4.269607 4.269607
Totals		1,200,000,200.00	42.902926008	0.581902620	0.104095149	42.343374934	

Officer: Thomas Johnson

212.815.2427 Associate: Rafal Bar

212.815.8122



CORPORATE TRUST

# **Countrywide Home Loans**

**Asset-Backed Securities** Series 2005-AB1

#### **Pool Level Data**

Distribution Date		6/25/2019
Cut-off Date		3/ 1/2005
Record Date1		5/31/2019
Record Date2		6/24/2019
Determination Date		6/14/2019
Accrual Period 30/360	Begin	5/ 1/2019
	End	6/ 1/2019
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	5/28/2019
Accidal Lettod Actual Days	End	6/25/2019
Number of Days in Actual Accrual Period	Liid	28
riamosi oi Bayo in riciaal ricolaali i ciloa		20

### Servicer Remittance Summary

	,
Principal Remittance Amount	
Scheduled Principal	102,808.56
Curtailment Principal	11,489.60
Paid in Full Principal	508,455.91
Repurchased Principal	0.00
Liquidation Principal	0.00
Subsequent Recoveries	26,821.86
Less: Non-Recoverable Principal Advances relating to Principal	0.00
Less: Deferred Interest	0.00
Total Principal Remittance Amount	649,575.93
Interest Remittance Amount	
Scheduled Interest Collected	212,153.82
Plus: Compensating Interest	447.30
Less: Servicing Fees	-21,451.47
Less: Strip Fee	-17,141.99
Total Interest Remittance Amount	174,007.67
Other Remittance Amounts	
Prepayment Charge	0.00
Other Remittance Amounts	0.00
Total Other Remittance	0.00
Total Servicer Remittance	823,583.60

Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar 212.815.8122





# **Countrywide Home Loans**

**Asset-Backed Securities** Series 2005-AB1

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#### **Principal Distribution Amount**

Principal Remittance Amount	649,575.93
Plus: Ŝupplemental Loan Deposit	0.00
Plus: Extra Principal Distribution Amount	48,707.33
Less: OC Reduction	-0.00
Principal Distribution Amount	698,283.26

#### **Interest Distribution Amount**

Interest Remittance Amount	174,007.67
Plus: Prepayment Penalty Collections	0.00
Plus: Investment Earnings	0.00
Less: Trustee Fees	-386.13
Less: Accelerated Principal	-48,707.33
Less: MI paid by Trust	0.00
Less: Swap Paid, if applicable	0.00
Total	124,914.21

Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar 212.815.8122

Distribution Date:



6/25/2019

# **Countrywide Home Loans**

Asset-Backed Securities Series 2005-AB1

### **Distribution Summary**

#### **Amounts Available for Distribution**

Total Servicer Remittance	823,583.60
Investment Income	0.00
Certificate Net Swap Proceeds Allocable to the Trust	0.00
Capitalized Interest Account withdrawal	0.00
Supplemental Loan Deposit	0.00
Carryover Reserve Fund withdrawal	0.00
Principal Reserve Fund withdrawal	0.00
Other Amounts	0.00
Total Available	823,583.60

### **Distribution Payments**

Trustee Fee	-386.13
Mortgage Insurance Premium	0.00
Certificate Net Swap Payment	-0.00
Class Payments	-823,197.47
Total Payments	-823,583.60

Officer: Thomas Johnson 212.815.2427

Associate: Rafal Bar

212.815.8122

Distribution Date: 6/25/2019



# **Countrywide Home Loans**

Trust	Accounts
Distribution Account	
Beginning Balance Deposit Withdrawal Ending Balance	$\begin{array}{r} 0.00 \\ 823,583.60 \\ \underline{-823,583.60} \\ 0.00 \end{array}$
Carryover Reserve Account	
Beginning Balance Deposit Withdrawal Ending Balance	0.00 0.00 - <u>-0.00</u> 0.00
Class P Principal Reserve Account	
- Beginning Balance Deposit Withdrawal Ending Balance	0.00 0.00 

Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar 212.815.8122 Distribution Date: 6/25/2019



# **Countrywide Home Loans**

	Collateral Detail
Original Mortgage Loan Details	
Original Aggregate Loan Count Original Stated Principal Balance Original Weighted Average Mortgage Rate Original Weighted Average Net Mortgage Rate Original Weighted Average Remaining Term	5,249 1,200,000,000.00 6.33701% 5.82802% 360
Current Mortgage Loan Details	
Beginning Aggregate Loan Count Loans Paid Off or otherwise removed pursuant to the PSA Ending Aggregate Loan Count	$\frac{255}{\frac{3}{252}}$
Beginning Pool Stated Principal Balance Scheduled Principal Unscheduled Principal Realized Principal Losses due to Liquidations/Modifications Ending Pool Stated Principal Balance	51,483,519.79 102,808.56 519,945.51 0.00 50,860,765.72
Beginning Weighted Average Mortgage Rate Beginning Weighted Average Net Mortgage Rate Ending Weighted Average Mortgage Rate Ending Weighted Average Net Mortgage Rate Beginning Weighted Average Remaining Term to Maturity Ending Weighted Average Remaining Term to Maturity	4.89352% 3.97617% 4.88128% 3.96366% 189 188
Fees of the Trust	
Gross Master Servicing Fee Net Master Servicing Fee Trustee Fee Mortgage Insurance Premium Lender Paid Mortgage Insurance Premium Total Net Loan Fees	21,451.47 21,004.17 386.13 17,141.99 0.00 38,532.28

Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar 212.815.8122 Distribution Date: 6/25/2019



# **Countrywide Home Loans**

	Loan Substitution
	Loan Substitution
Loan Substitution- Current Period	
Number of Loans Removed Number of Loans Added Net Number of Loans Added (Removed) Aggregate Stated Principal Balance Removed Aggregate Stated Principal Balance Added Aggregate Principal Substitution Shortfall Amount	0.00 0.00 0.00 0.00 0.00 0.00
Loan Substitution- Cumulative Period	
Number of Loans Removed Number of Loans Added Net Number of Loans Added (Removed) Aggregate Stated Principal Balance Removed Aggregate Stated Principal Balance Added Aggregate Principal Substitution Shortfall Amount	0.00 0.00 0.00 0.00 0.00 0.00

Thomas Johnson Officer:

212.815.2427 Associate: Rafal Bar

212.815.8122





### **Countrywide Home Loans**

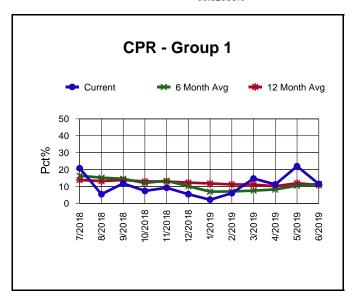
**Asset-Backed Securities** Series 2005-AB1

### **Prepayment Rate Summary**

SMM % Current SMM % 6 Month Average SMM % 12 Month Average CPR % Current CPR % 6 Month Average

CPR % 12 Month Average

1.01195% 1.01089% 0.94991% 11.48979% 11.47842% 10.82188%



 $\label{eq:constant Prepayment Rate} CPR \ (Constant \ Prepayment \ Rate) = 1 - ((1-SMM)^12) \\ SMM \ (Single \ Monthly \ Mortality) = Unscheduled \ Principal / ( \ Beginning \ Balance - Scheduled \ Principal) \\$ 

Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar

212.815.8122



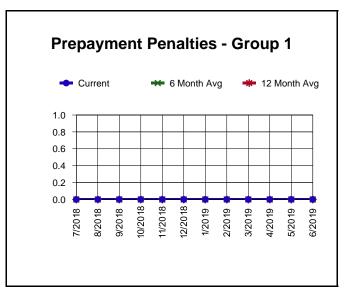


## **Countrywide Home Loans**

Asset-Backed Securities Series 2005-AB1

### Mortgage Prepayment Summary

Principal Balance of Loans Paid in Full	508,455.91
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	447.30
Compensating Interest	447.30
Non-Supported Prepayment Interest Shortfall	0.00
Prepayment Penalties - Current Month	0.00
Prepayment Penalties - 6 Month Average	0.00
Prepayment Penalties - 12 Month Average	0.00



Prepayment Penalties that are passed to the Class P

Officer: Thomas Johnson 212.815.2427

Associate: Rafal Bar 212.815.8122 Distribution Date:



6/25/2019

# **Countrywide Home Loans**

**Group 1 - Current Delinquency Information** 

Days	De	elinguency	Ba	nkruptcy	Fo	reclosure	R	EO	Total		
Zujo	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	
Current			0.00%	0.00 0.00%	0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0.00%	0.00 0.00%	
30 - 59	8 3.17%	1,903,052.79 3.74%	0.40%	407,451.50 0.80%	0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	9 3.57%	2,310,504.29 4.54%	
60 - 89	4 1.59%	602,411.10 1.18%	0.40%	90,749.74 0.18%	0.00%	0.00 0.00%	0.00%	0.00 0.00%	5 1.98%	693,160.84 1.36%	
90 - 119	0.00%	0.00 0.00%	2 0.79%	462,798.98 0.91%	0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	2 0.79%	462,798.98 0.91%	
120 - 149	0 0.00%	0.00 0.00%	0.40%	289,033.73 0.57%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 0.40%	289,033.73 0.57%	
150 - 179	0.40%	65,843.45 0.13%	0.40%	101,213.63 0.20%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	2 0.79%	167,057.08 0.33%	
180 - 269	0.00%	0.00 0.00%	1 0.40%	165,769.59 0.33%	0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 0.40%	165,769.59 0.33%	
270 - 359	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	2 0.79%	445,993.24 0.88%	0 0.00%	0.00 0.00%	2 0.79%	445,993.24 0.88%	
360+	0.40%	302,273.51 0.59%	3 1.19%	597,562.27 1.17%	14 5.56%	3,312,810.17 6.51%	0 0.00%	0.00 0.00%	18 7.14%	4,212,645.95 8.28%	
Total	14 5.56%	2,873,580.85 5.65%	10 3.97%	2,114,579.44 4.16%	16 6.35%	3,758,803.41 7.39%	0.00%	0.00 0.00%	40 15.87%	8,746,963.70 17.20%	

Officer: Thomas Johnson 212.815.2427

Associate: Rafal Bar

212.815.8122

Distribution Date: 6/25/2019



# **Countrywide Home Loans**

**Group 1 - Current Delinquency Information (continued)** 

Days	De	linguency	Bankruptcy Foreclosure				R	EO	Total		
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	
30+	14 5.56%	2,873,580.85 5.65%	10 3.97%	2,114,579.44 4.16%	16 6.35%	3,758,803.41 7.39%	0 0.00%	0.00 0.00%	40 15.87%	8,746,963.70 17.20%	
60+	6 2.38%	970,528.06 1.91%	9 3.57%	1,707,127.94 3.36%	16 6.35%	3,758,803.41 7.39%	0.00%	0.00 0.00%	31 12.30%	6,436,459.41 12.66%	
90+	2 0.79%	368,116.96 0.72%	8 3.17%	1,616,378.20 3.18%	16 6.35%	3,758,803.41 7.39%	0.00%	0.00 0.00%	26 10.32%	5,743,298.57 11.29%	
120+	2 0.79%	368,116.96 0.72%	6 2.38%	1,153,579.22 2.27%	16 6.35%	3,758,803.41 7.39%	0.00%	0.00 0.00%	24 9.52%	5,280,499.59 10.38%	
150+	2 0.79%	368,116.96 0.72%	5 1.98%	864,545.49 1.70%	16 6.35%	3,758,803.41 7.39%	0.00%	0.00 0.00%	23 9.13%	4,991,465.86 9.81%	
180+	0.40%	302,273.51 0.59%	4 1.59%	763,331.86 1.50%	16 6.35%	3,758,803.41 7.39%	0.00%	0.00 0.00%	21 8.33%	4,824,408.78 9.49%	
270+	0.40%	302,273.51 0.59%	3 1.19%	597,562.27 1.17%	16 6.35%	3,758,803.41 7.39%	0.00%	0.00 0.00%	20 7.94%	4,658,639.19 9.16%	
360+	0.40%	302,273.51 0.59%	3 1.19%	597,562.27 1.17%	14 5.56%	3,312,810.17 6.51%	0.00%	0.00 0.00%	18 7.14%	4,212,645.95 8.28%	

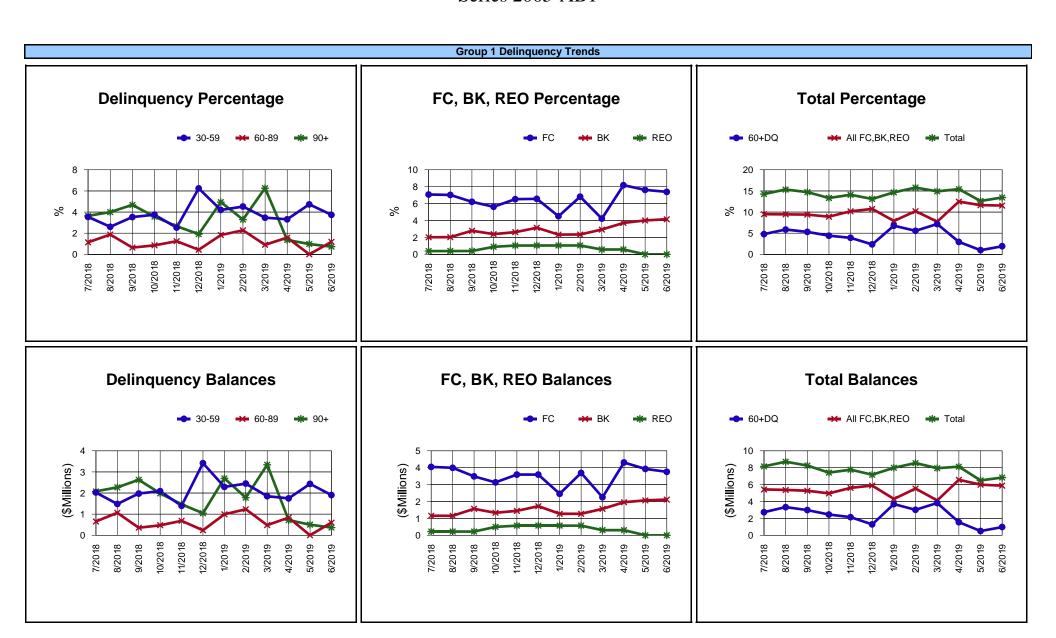
Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar 212.815.8122 Distribution Date: 6/25/2019



### **Countrywide Home Loans**



Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar 212.815.8122 Distribution Date: 6/25/2019



# **Countrywide Home Loans**

## Asset-Backed Securities Series 2005-AB1

### **Group 1 - Historical Delinquency Information**

Loan Status	6	5/25/2019	5	//25/2019	4	/25/2019	3	3/25/2019	2	/25/2019	1	/25/2019
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
30 - 59	8 3.17%	1,903,052.79 3.74%	11 4.31%	2,434,726.36 4.73%	3.08%	1,746,885.59 3.32%	10 3.79%	1,849,973.71 3.47%	14 5.20%	2,446,308.63 4.52%	12 4.44%	2,289,367.30 4.20%
60 - 89	4 1.59%	602,411.10 1.18%	0.00%	0.00 0.00%	3 1.15%	835,487.35 1.59%	4 1.52%	481,305.66 0.90%	4 1.49%	1,232,864.81 2.28%	5 1.85%	995,533.59 1.83%
90 - 119	0.00%	0.00 0.00%	0.00%	0.00 0.00%	0.77%	201,987.75 0.38%	0.38%	488,029.87 0.92%	3 1.12%	483,418.41 0.89%	1 0.37%	166,775.76 0.31%
120 - 149	0.00%	0.00 0.00%	2 0.78%	201,490.04 0.39%	0.00%	0.00 0.00%	0.00%	0.00 0.00%	0.37%	166,575.53 0.31%	0.00%	0.00 0.00%
150 - 179	0.40%	65,843.45 0.13%	0.00%	0.00 0.00%	0.00%	0.00 0.00%	0.00%	0.00 0.00%	0.00%	0.00 0.00%	1 0.37%	283,337.98 0.52%
180 - 269	0.00%	0.00 0.00%	0.00%	0.00 0.00%	0.00%	0.00 0.00%	2 0.76%	390,653.97 0.73%	2 0.74%	391,150.02 0.72%	2 0.74%	269,772.29 0.49%
270 - 359	0.00%	0.00 0.00%	0.00%	0.00 0.00%	0.38%	107,790.09 0.20%	0.38%	164,874.93 0.31%	2 0.74%	304,343.42 0.56%	1 0.37%	165,267.64 0.30%
360+	0.40%	302,273.51 0.59%	1 0.39%	302,273.51 0.59%	0.77%	408,103.72 0.77%	9 3.41%	2,297,963.08 4.31%	3 1.12%	436,448.22 0.81%	6 2.22%	1,811,218.89 3.32%
Total Delinquent Loans	14 5.56%	2,873,580.85 5.65%	14 5.49%	2,938,489.91 5.71%	16 6.15%	3,300,254.50 6.27%	27 10.23%	5,672,801.22 10.64%	29 10.78%	5,461,109.04 10.09%	28 10.37%	5,981,273.45 10.97%

Officer: Thomas Johnson 212.815.2427

Associate: Rafal Bar 212.815.8122 Distribution Date:



6/25/2019

# **Countrywide Home Loans**

## Asset-Backed Securities Series 2005-AB1

### **Group 1 - Historical Delinquency Information (continued)**

Loan Status	6	/25/2019	5.	/25/2019	4	/25/2019	3	/25/2019	2	2/25/2019	1	/25/2019
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Total Bankruptcies	10	2,114,579.44	10	2,064,674.29	9	1,957,068.31	7	1,564,746.21	7	1,271,675.69	7	1,273,901.82
	3.97%	4.16%	3.92%	4.01%	3.46%	3.72%	2.65%	2.94%	2.60%	2.35%	2.59%	2.34%
Total Foreclosures	16	3,758,803.41	17	3,926,039.45	17	4,309,000.05	11	2,249,976.43	14	3,690,987.28	12	2,457,450.54
	6.35%	7.39%	6.67%	7.63%	6.54%	8.18%	4.17%	4.22%	5.20%	6.82%	4.44%	4.51%
Total REOs	0.00%	0.00 0.00%	0.00%	0.00 0.00%	1 0.38%	303,722.35 0.58%	0.38%	304,452.15 0.57%	3 1.12%	569,782.25 1.05%	3 1.11%	570,703.24 1.05%
Total BK, FC & REO	26	5,873,382.85	27	5,990,713.74	27	6,569,790.71	19	4,119,174.79	24	5,532,445.22	22	4,302,055.60
	10.32%	11.55%	10.59%	11.64%	10.38%	12.47%	7.20%	7.73%	8.92%	10.22%	8.15%	7.89%
				Total Delino	uent, Bankr	uptcy, Foreclosu	ire and REO					
30+	40	8,746,963.70	41	8,929,203.65	43	9,870,045.21	46	9,791,976.01	53	10,993,554.26	50	10,283,329.05
	15.87%	17.20%	16.08%	17.34%	16.54%	18.74%	17.42%	18.37%	19.70%	20.32%	18.52%	18.87%
60+	31	6,436,459.41	28	5,973,636.02	34	7,712,597.74	35	7,529,892.98	38	8,455,872.21	37	7,735,418.11
	12.30%	12.66%	10.98%	11.60%	13.08%	14.64%	13.26%	14.13%	14.13%	15.63%	13.70%	14.19%
90+	26	5,743,298.57	27	5,882,729.97	30	6,786,048.29	30	6,957,369.43	33	6,964,872.08	31	6,648,355.83
	10.32%	11.29%	10.59%	11.43%	11.54%	12.89%	11.36%	13.05%	12.27%	12.87%	11.48%	12.20%
120+	24	5,280,499.59	25	5,419,515.48	27	6,377,745.66	27	6,005,299.47	29	6,275,138.79	29	6,275,265.19
	9.52%	10.38%	9.80%	10.53%	10.38%	12.11%	10.23%	11.27%	10.78%	11.60%	10.74%	11.51%
150+	23	4,991,465.86	22	4,927,886.35	25	5,633,103.03	26	5,712,962.39	28	6,108,563.26	29	6,275,265.19
	9.13%	9.81%	8.63%	9.57%	9.62%	10.70%	9.85%	10.72%	10.41%	11.29%	10.74%	11.51%
180+	21	4,824,408.78	21	4,826,352.17	23	5,240,009.73	24	5,444,417.19	26	5,712,647.42	26	5,594,608.81
	8.33%	9.49%	8.24%	9.37%	8.85%	9.95%	9.09%	10.22%	9.67%	10.56%	9.63%	10.26%
270+	20	4,658,639.19	20	4,660,380.34	21	4,791,471.48	22	5,053,763.22	24	5,321,497.40	24	5,324,836.52
	7.94%	9.16%	7.84%	9.05%	8.08%	9.10%	8.33%	9.48%	8.92%	9.83%	8.89%	9.77%
360+	18	4,212,645.95	18	4,213,861.74	19	4,519,003.55	21	4,888,888.29	22	5,017,153.98	22	5,019,732.35
	7.14%	8.28%	7.06%	8.18%	7.31%	8.58%	7.95%	9.17%	8.18%	9.27%	8.15%	9.21%

Officer: Thomas Johnson

212.815.2427 Associate: Rafal Bar

212.815.8122

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0286
Distribution Date:



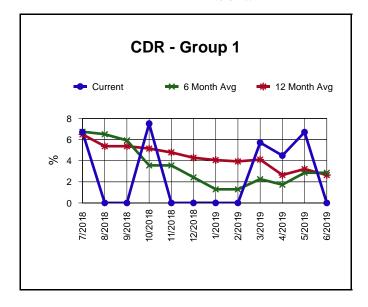
6/25/2019

### **Countrywide Home Loans**

Asset-Backed Securities Series 2005-AB1

	Realized Loss Summary
Total Liquidated Loan Balance	0.00
Total Liquidated Proceeds	0.00
Realized Losses due to Liquidations	0.00
Realized Losses due to Modifications	0.00
Current Period Realized Losses	0.00
Subsequent Recoveries - Gains/(Losses)	26,821.86
Cumulative Realized Losses	167,721,545.54
MDR 1 Month	0.00000%
MDR 6 Month	0.24160%

MDR 1 Month MDR 6 Month MDR 12 Month CDR 1 Month CDR 6 Month CDR 12 Month 0.00000% 0.24160% 0.22317% 0.00000% 2.86099% 2.64544%



 $\label{eq:current_current_constraints} Current \ Realized \ Losses = Liquidated \ Loan \ Balance - Liquidated \ Proceeds \ ( \ for \ Liquidated \ Loans \ ) + Realized \ Losses \ on \ Non \ Liquidated \ Loans \ ( \ Forbearance/Forgiveness \ ) \\ MDR \ (Monthly \ Default \ Rate) = Beginning \ Balance \ Liquidated \ Loan \ / \ Total \ Beginning \ Balance \ CDR \ (Conditional \ Default \ Rate) = 1 - ((1-MDR)^12)$ 

Thomas Johnson Officer:

212.815.2427

Associate: Rafal Bar 212.815.8122

Distribution Date: 6/25/2019



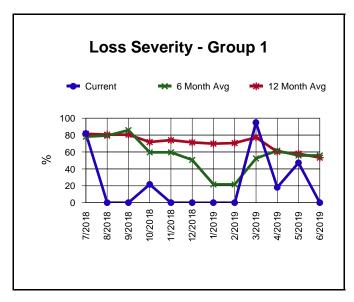
### **Countrywide Home Loans**

**Asset-Backed Securities** Series 2005-AB1

#### Realized Loss Summary (Continued)

Loss Severity - Current Month Loss Severity - 6 Month Average Loss Severity - 12 Month Average

0.00000% 55.87570% 53.36832%



Loss Severity = Total Losses / Total Liquidated Balance

Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar

212.815.8122

Distribution Date: 6/25/2019



### **Countrywide Home Loans**

### **Asset-Backed Securities** Series 2005-AB1

#### Overcollateralization

#### **Overcollateralization Details**

OC Prior OC Floor(1) 6,000,000.00 13,200,000.00 OC Target (2) OC Deficiency 13,200,000.00 OC Reduction OC Ending 0.00

- (1) OC Floor = .5% \* Original Balance of Mortgage Loans and Pre-Funded Amount (2) Prior to Stepdown Date, 1.10% \* Original Balance of Mortgage Loans and the Pre-Funded Amount (2) After Stepdown Date, the greater of 2.20% \* Beginning Loan Balance and the OC Floor (2) After Stepdown Date and if Trigger Event is Fail, the Prior OC Target Amount

#### **Application of Excess Cashflow**

Excess Cashflow available after application of interest payments

Plus: OC Reduction Amount

Plus: Carryover Reserve Fund earnings Less: Extra Principal Distribution Amount Less: Unpaid Realized Loss Amount Less: Interest Carryforward Amount

Less: Carryover Shortfalls Paid

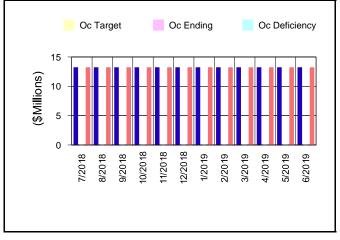
Less: Transfer to Carryover Shortfall Reserve to replenish initial deposit

Remaining Excess Cashflow available to Residual Class

0.00
0.00
0.00
0.00
48,707.33
0.00
0.00
0.00
0.00
-48,707.33

0.00

0.00



Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar 212.815.8122 Distribution Date: 6/25/2019



### **Countrywide Home Loans**

Asset-Backed Securities Series 2005-AB1

Stepdown Date Details	
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Balance of Senior Notes (after application of Principal Remittance Amount)0.00Threshold Balance of Senior Notes to trigger Stepdown Date39,061,068.07Has the 3rd Anniversary Distribution Date occured?YESHas the Balance of Senior Notes been reduced to zero?YES

Has Stepdown Date been reached? YES

#### **Trigger Event Details**

#### **Delinquency Trigger Event**

Current 60+ Delinquency Rate Prior Months 60+ Delinquency Rate Two Months Prior 60+ Delinquency Rate Rolling Sixty-Day Delinquency Rate	12.65506% 11.60301% 14.64447% 12.96751%
Senior Enhancement Percentage (a) Most Senior Class Target (b) Specified Delinquency Rate Trigger (a * b)	80.66795% 30.00000% 24.20039%

Delinquency Trigger Event Result (1) PASS

**Cumulative Loss Trigger Test** 

Cumulative Loss Amount167,721,545.54Specified Cumulative Loss Amount33,000,000.00

Cumulative Loss Trigger Event Result (1) FAIL

Trigger Event Result ( failure of either one of the above tests would cause Trigger Event ) FAIL

(1) The Delinquency and Loss Trigger Events are only applicable on or after the Stepdown Date

Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar

212.815.8122





# **Countrywide Home Loans**

**Asset-Backed Securities** Series 2005-AB1

### **Net Rate Carryover Details**

**Net Rate Cap Details** 

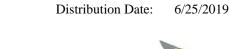
2.42975% Libor Rate Group 1 Net Rate Cap 4.26961%

Class	<b>Beginning Balance</b>	Interest Thereon	<b>Current Period Amount</b>	Amount Paid	<b>Ending Amount</b>
A1	0.00	0.00	0.00	0.00	0.00
A2	200,506.70	444.42	0.00	0.00	200,951.12
A3	80,805.99	190.42	0.00	0.00	80,996.41
M1	43.840.77	104.33	0.00	0.00	43,945.11
M2	43,234.79	103.90	0.00	0.00	43,338.69
M3	27,941.44	68.45	0.00	0.00	28,009.89
M4	42,370.31	109.73	0.00	0.00	42,480.04
M5	49,048.64	129.89	0.00	0.00	49,178.53
M6	57,139.86	156.65	0.00	0.00	57,296.51
M7	173,061.95	579.44	0.00	0.00	173,641.38
В	244,915.12	891.44	0.00	0.00	245,806.56
Total	962,865.57	2,778.67			965,644.24

Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar 212.815.8122



**CORPORATE TRUST** 

# **Countrywide Home Loans**

Subordin	ation			
Credit	Original	Current	Original	Current
<u>Support</u>	<u>Bond Balance</u>	Bond Balance	<u>Support</u>	<u>Support</u>
Class Senior	1,074,000,000.00	0.00	126,000,000.00	50,860,765.72
Class Senior Percentage	89.500000%	0.000000%	10.500000%	0.000000%
Class M1	26,400,000.00	9,254,535.81	99,600,000.00	41,606,229.91
Class M1 Percentage	2.200000%	18.195825%	8.300000%	81.804175%
Class M2	24,000,000.00	24,000,000.00	75,600,000.00	17,606,229.91
Class M2 Percentage	2.000000%	47.187650%	6.300000%	34.616525%
Class M3	13,200,000.00	13,199,999.99	62,400,000.00	4,406,229.92
Class M3 Percentage	1.100000%	25.953207%	5.200000%	8.663318%
Class M4	13,200,000.00	4,357,522.59	49,200,000.00	48,707.33
Class M4 Percentage	1.100000%	8.567552%	4.100000%	0.095766%
Class M5	13,200,000.00	0.00	36,000,000.00	0.00
Class M5 Percentage	1.100000%	0.000000%	3.000000%	0.000000%
Class M6	12,000,000.00	0.00	24,000,000.00	0.00
Class M6 Percentage	1.000000%	0.000000%	2.000000%	0.000000%
Class M7	12,000,000.00	0.00	12,000,000.00	0.00
Class M7 Percentage	1.000000%	0.000000%	1.000000%	0.000000%
Class B Class B Percentage	12,000,000.00	0.00	0.00	0.00
	1.000000%	0.000000%	0.000000%	0.000000%

Thomas Johnson Officer:

212.815.2427

Associate: Rafal Bar 212.815.8122

Distribution Date: 6/25/2019



## **Countrywide Home Loans**

**Asset-Backed Securities** Series 2005-AB1

### Appendix of Loan Level Information

Appendix A - Realized Loss Details
Appendix B - Prepayment Loan Details
Appendix C - Bankruptcy Loan Details
Appendix D - Foreclosure Loan Details
Appendix E - REO Loan Details
\*\*Additional Loan Level Information can be obtained at https://gctinvestorreporting.bnymellon.com

Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar 212.815.8122 Distribution Date: 6/25/2019



# **Countrywide Home Loans**

			Rea	alized Loss Loan Le	evel Details				
<u>Loan ID</u>	Loss <u>Type</u>	Liquidation Balance /Scheduled Balance	Liquidation Proceeds	Realized Loss	Previous <u>Status</u>	Current <u>Note Rate</u>	Original <u>Balance</u>	Original <u>LTV</u>	<u>State</u>
<u>Loan 1D</u>	<u> 1 ў þe</u>	/Scheduled Dalance		LUSS	<u>Status</u>	Note Kate	Dalance	<u> </u>	State
<u>Group I</u>									
	N/A								

Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar 212.815.8122 Distribution Date:



6/25/2019

# **Countrywide Home Loans**

Asset-Backed Securities Series 2005-AB1

### Prepayment Loan Details

Prepayment Penalties 0.00

Loan ID	<b>Balance</b>	Paid Off Date	<b>Penalty</b>	<b>State</b>	Rate	Seasoning	<u>Type</u>	Original Loan Balance
<u>Group I</u>								
80377183 81273848 95102378	98,989.02 119,418.11 291,796.80	05/24/19 05/31/19 05/23/19	0.00 0.00 0.00	MN WA MI	8.500 8.750 4.375	173 172 171	Paid in Full Paid in Full Paid in Full	133,413.51 268,000.00 375,250.00

Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar

212.815.8122





# **Countrywide Home Loans**

			Bar	nkruptcy Loan Level De	tails			
<u>Loan ID</u>	<u>Status</u>	Month <u>Added</u>	Original <u>Balance</u>	Current <u>Balance</u>	Current <u>Note Rate</u>	Original <u>LTV</u>	<u>State</u>	Months <u>Delinquent</u>
Group I								
97082098	New	06/2019	165,520.00	165,769.59	3.000	0.00%	CA	9
New Total			165,520.00	165,769.59				
79717267 80169966 81300779 86796313	Existing Existing Existing Existing	12/2017 10/2017 04/2019 03/2019	127,600.00 177,883.20 132,000.00 488,100.00	101,213.63 206,314.88 116,171.07 407,451.50	6.128 6.250 10.875 4.000	0.00% 0.00% 0.00% 0.00%	OH TN LA CA	6 4 34 2
88929187 95055259 96459216 96802712 98105583	Existing Existing Existing Existing Existing	10/2017 10/2017 04/2019 03/2018 09/2018	224,599.94 194,500.00 300,000.00 296,000.00 384,000.00	202,081.21 90,749.74 279,309.99 256,484.10 289,033.73	5.250 2.000 10.000 5.250 4.625	0.00% 0.00% 0.00% 0.00% 0.00%	CA TX FL NV CA	29 3 96 4 5
Exist Total		<u> </u>	2,324,683.14	1,948,809.85		· · · · · · · · · · · · · · · · · · ·	·	
Total			2,490,203.14	2,114,579.44				

Officer: Thomas Johnson

212.815.2427

Associate: Rafal Bar 212.815.8122 Distribution Date:



6/25/2019

# **Countrywide Home Loans**

<u>Loan ID</u>	<u>Status</u>	Month <u>Added</u>	Original <u>Balance</u>	Current <u>Balance</u>	Current <u>Note Rate</u>	Original <u>LTV</u>	<u>State</u>	Months <u>Delinquent</u>
Group I								
61102155 79534892 80327009 80725259 81147208	Existing Existing Existing Existing Existing Existing	04/2019 04/2019 12/2018 04/2019 05/2019	308,050.64 60,000.00 139,383.38 167,475.00 107,100.00	281,711.07 51,308.02 121,672.15 158,518.31 105,830.21	3.500 8.875 8.750 11.250 10.000	0.00% 0.00% 0.00% 0.00% 0.00%	GA IN FL FL FL	11 49 60 64 149
81214264 85507922 87371431 88523396 89597848	Existing Existing Existing Existing Existing Existing	10/2017 10/2017 04/2019 10/2017 04/2019	201,600.00 333,720.00 399,835.09 262,500.00 160,824.73	187,453.77 310,131.94 137,093.70 270,358.69 164,282.17	7.500 8.750 3.500 6.500 3.000	0.00% 0.00% 0.00% 0.00% 0.00%	WA NY NY NY NY	138 127 16 107 12
89875844 89968539 90333255 94861414 96476218	Existing Existing Existing Existing Existing Existing	10/2017 04/2019 02/2019 02/2019 12/2018	387,000.00 975,000.00 109,000.00 324,000.00 222,750.00	341,496.33 980,671.76 80,048.66 313,046.14 203,512.73	8.625 9.375 9.000 10.750 9.750	0.00% 0.00% 0.00% 0.00% 0.00%	MA HI NC NY FL	103 120 25 138 60
97735213	Existing	11/2018	56,000.00	51,667.76	10.625	0.00%	FL	64
Exist Total			4,214,238.84	3,758,803.41				

Officer: Thomas Johnson

212.815.2427

N/A

Associate: Rafal Bar 212.815.8122 Distribution Date: 6/25/2019



# **Countrywide Home Loans**

				REO Loan Level Deta	ails			
Loan ID	<u>Status</u>	Month <u>Added</u>	Original <u>Balance</u>	Current <u>Balance</u>	Current <u>Note Rate</u>	Original <u>LTV</u>	<u>State</u>	Months <u>Delinquent</u>
Group I								

Officer: Thomas Johnson

212.815.2427 Associate: Rafal Bar

212.815.8122

Distribution Date: 6/25/2019



# **Countrywide Home Loans**

## Asset-Backed Securities Series 2005-AB1

### **Modification Summary**

	Mod Loan Ending Count	Loan Ending Count	Loan Count Ending Percentage	Mod Loan Ending Scheduled Balance	Loan Ending Scheduled Balance	Ending Scheduled Balance Percentage
Scheduled balance and number of loans modified in the current period (compared to current total loans in the deal)	0	252	0.0000%	0.00	50,860,765.72	0.0000%
Scheduled balance and number of loans modified in the last 12 periods (compared to current total loans in the deal)	2	252	0.7937%	209,606.40	50,860,765.72	0.4121%
Cumulative scheduled balance and number of loans modified in the deal (compared to current total loans in the deal)	189	252	75.0000%	41,730,973.77	50,860,765.72	82.0494%
Scheduled balance and number of loans modified in the last 12 periods that are currently delinquent (compared to current delinquent loans in the deal)	0	40	0.0000%	0.00	8,746,963.70	0.0000%
Cumulative scheduled balance and number of loans modified in the deal that are currently delinquent (compared to cumulative modified loans in the deal)	25	189	13.2275%	6,286,724.98	41,730,973.77	15.0649%

<sup>\*</sup>Cumulative modification data is limited to what has been provided by Servicer since January 2010 and may or may not capture all modifications that have been performed to date.

Officer: Thomas Johnson

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Associate: Rafal Bar 212.815.8122 Distribution Date: 6/25/2019



# **Countrywide Home Loans**

Asset-Backed Securities Series 2005-AB1

Modification Loan Level Details for newly modified loans in Current Period

\*Please refer to the loan level text file posted to trustee website for all current and existing loan level modification details