Distribution Date: 07/25/2019
Record Date: 06/28/2019

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

CONTACT INFORMATION

Depositor	Citigroup Mortgage Loan Trust Inc. 390 Greenwich Street
Servicer	Ocwen Loan Servicing, LLC 1661 Worthington Road, Suite 100
Originators	Ameriquest Mortgage Company 1100 Town and Country Road, 11th Floor
	MortgageIT 33 Maiden Lane, 6th Floor
Credit Risk Manager	Clayton Fixed Income Services Inc. 1700 Lincoln Street, Suite 1600
Trust Administrator	Citibank, N.A. 388 Greenwich Street

CONTENTS

Distribution Summary	2
Distribution Summary (Factors)	3
Interest Distribution	4
Principal Distribution	5
Collateral Summary	6
Delinquency Information	9
Standard Prepayment and Default Information	12
Credit Enhancement	13
Other Information	16
Loan Level Detail	20

Deal Contact:

Jennifer McCourt
jennifer.mccourt@citi.com
Tel: (212) 816-5680
Fax: (212) 816-5527

Citibank, N.A.
Agency and Trust
388 Greenwich Street, 14th Floor
New York, NY 10013

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

Distribution Summary

DISTRIBUTION IN DOLLARS

Class (1)	Original Balance (2)	Prior Principal Balance (3)	Pass-Through Rate (4)	Interest Distributed (5)	Principal Distributed (6)	Total Distributed (7)=(5+6)	Deferred Interest (8)	Realized Loss (9)	Current Principal Balance (10)=(3-6+8-9)
A1	340,420,000.00	0.00	2.644380%	0.00	0.00	0.00	0.00	0.00	0.00
A2A	219,737,000.00	0.00	2.484380%	0.00	0.00	0.00	0.00	0.00	0.00
A2B	58,042,000.00	0.00	2.564380%	0.00	0.00	0.00	0.00	0.00	0.00
A2C	63,316,000.00	0.00	2.674380%	0.00	0.00	0.00	0.00	0.00	0.00
A2D	45,466,000.00	0.00	2.764380%	0.00	0.00	0.00	0.00	0.00	0.00
M1	33,738,000.00	16,768,175.66	2.814380%	39,326.68	318,439.54	357,766.22	0.00	0.00	16,449,736.12
M2	30,965,000.00	30,965,000.00	2.854380%	73,654.90	0.00	73,654.90	0.00	0.00	30,965,000.00
M3	21,722,000.00	21,722,000.00	2.864380%	51,850.05	0.00	51,850.05	0.00	0.00	21,722,000.00
M4	14,327,000.00	14,327,000.00	3.004380%	35,869.79	0.00	35,869.79	0.00	0.00	14,327,000.00
M5	14,789,000.00	9,759,059.04	3.054380%	24,839.90	0.00	24,839.90	0.00	36,814.97	9,722,244.07
M6	12,478,000.00	0.00	3.154380%	0.00	0.00	0.00	0.00	0.00	0.00
M7	11,092,000.00	0.00	3.437416%	0.00	0.00	0.00	0.00	0.00	0.00
M8	11,092,000.00	0.00	3.437416%	0.00	0.00	0.00	0.00	0.00	0.00
M9	11,092,000.00	0.00	3.437416%	0.00	0.00	0.00	0.00	0.00	0.00
M10	6,008,000.00	0.00	3.437416%	0.00	0.00	0.00	0.00	0.00	0.00
M11	4,622,000.00	0.00	3.437416%	0.00	0.00	0.00	0.00	0.00	0.00
M12	12,016,000.00	0.00	3.437416%	0.00	0.00	0.00	0.00	0.00	0.00
M13	4,622,000.00	0.00	3.437416%	0.00	0.00	0.00	0.00	0.00	0.00
CE	8,781,050.28	0.00	0.000000%	0.00	0.00	0.00	0.00	0.00	0.00
P	100.00	100.00	0.000000%	0.00	0.00	0.00	0.00	0.00	100.00
R	0.00	0.00	0.000000%	0.00	0.00	0.00	0.00	0.00	0.00
RX	0.00	0.00	0.000000%	0.00	0.00	0.00	0.00	0.00	0.00
Totals	924,325,150.28	93,541,334.70		225,541.32	318,439.54	543,980.86	0.00	36,814.97	93,186,080.19

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

Distribution Summary (Factors)

PER $1,000 OF ORIGINAL BALANCE

Class	CUSIP	Prior Principal Balance (3/2 x 1000)	Interest Distributed (5/2 x 1000)	Principal Distributed (6/2 x 1000)	Total Distributed (7/2 x 1000)	Deferred Interest (8/2 x 1000)	Realized Loss (9/2 x 1000)	Current Principal Balance (10/2 x 1000)
A1	17307GQ84	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A2A	17307GP28	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A2B	17307GP36	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A2C	17307GP44	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A2D	17307GP51	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M1	17307GP69	497.011550	1.165649	9.438602	10.604251	0.000000	0.000000	487.572948
M2	17307GP77	1,000.000000	2.378650	0.000000	2.378650	0.000000	0.000000	1,000.000000
M3	17307GP85	1,000.000000	2.386983	0.000000	2.386983	0.000000	0.000000	1,000.000000
M4	17307GP93	1,000.000000	2.503650	0.000000	2.503650	0.000000	0.000000	1,000.000000
M5	17307GQ27	659.886337	1.679620	0.000000	1.679620	0.000000	2.489348	657.396989
M6	17307GQ35	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M7	17307GQ43	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M8	17307GQ50	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M9	17307GQ68	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M10	17307GQ76	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M11	17307GQ92	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M12	17307GR26	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M13	17307GR34	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
CE	17307J9G9	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
P	17307J9H7	1,000.000000	0.000000	0.000000	0.000000	0.000000	0.000000	1,000.000000
R	17307J9J3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
RX	17307J9K0	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

Interest Distribution Detail

DISTRIBUTION IN DOLLARS

Class (1)	Prior Principal Balance (2)	Pass-Through Rate (3)	Optimal Accrued Interest (4)	Prior Unpaid Interest (5)	Non-Recov Interest Shortfall (6)	Interest Due (7)=(4)+(5)-(6)	Deferred Interest (8)	Interest Distributed (9)	Current Unpaid Interest (10)=(7)-(8)-(9)
A1	0.00	2.644380%	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A2A	0.00	2.484380%	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A2B	0.00	2.564380%	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A2C	0.00	2.674380%	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A2D	0.00	2.764380%	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M1	16,768,175.66	2.814380%	39,326.68	291,755.37	0.00	331,082.05	0.00	39,326.68	291,755.37
M2	30,965,000.00	2.854380%	73,654.90	272,494.50	0.00	346,149.40	0.00	73,654.90	272,494.50
M3	21,722,000.00	2.864380%	51,850.05	191,986.94	0.00	243,836.99	0.00	51,850.05	191,986.94
M4	14,327,000.00	3.004380%	35,869.79	143,439.34	0.00	179,309.13	0.00	35,869.79	143,439.34
M5	9,759,059.04	3.054380%	24,839.90	188,166.08	0.00	213,005.98	0.00	24,839.90	188,166.08
M6	0.00	3.154380%	0.00	124,530.10	0.00	124,530.10	0.00	0.00	124,530.10
M7	0.00	3.437416%	0.00	146,196.81	0.00	146,196.81	0.00	0.00	146,196.81
M8	0.00	3.437416%	0.00	161,422.11	0.00	161,422.11	0.00	0.00	161,422.11
M9	0.00	3.437416%	0.00	199,302.01	0.00	199,302.01	0.00	0.00	199,302.01
M10	0.00	3.437416%	0.00	101,065.56	0.00	101,065.56	0.00	0.00	101,065.56
M11	0.00	3.437416%	0.00	50,043.98	0.00	50,043.98	0.00	0.00	50,043.98
M12	0.00	3.437416%	0.00	8,767.20	0.00	8,767.20	0.00	0.00	8,767.20
M13	0.00	3.437416%	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CE	0.00	0.000000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	100.00	0.000000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R	0.00	0.000000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RX	0.00	0.000000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	93,541,334.70		225,541.32	1,879,170.00	0.00	2,104,711.32	0.00	225,541.32	1,879,170.00

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

Principal Distribution Detail

DISTRIBUTION IN DOLLARS

Class (1)	Original Balance (2)	Prior Principal Balance (3)	Principal Distribution (4)	Accreted Principal (5)	Current Principal Adjustment (6)	Current Principal Recoveries (7)	Current Principal Balance (8)=(3)-(4)+(5)-(6)+(7)	Cumulative Realized Losses (9)
A1	340,420,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A2A	219,737,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A2B	58,042,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A2C	63,316,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A2D	45,466,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M1	33,738,000.00	16,768,175.66	318,439.54	0.00	0.00	0.00	16,449,736.12	0.00
M2	30,965,000.00	30,965,000.00	0.00	0.00	0.00	0.00	30,965,000.00	0.00
M3	21,722,000.00	21,722,000.00	0.00	0.00	0.00	0.00	21,722,000.00	0.00
M4	14,327,000.00	14,327,000.00	0.00	0.00	0.00	0.00	14,327,000.00	0.00
M5	14,789,000.00	9,759,059.04	0.00	0.00	36,814.97	0.00	9,722,244.07	5,066,755.93
M6	12,478,000.00	0.00	0.00	0.00	0.00	0.00	0.00	12,478,000.00
M7	11,092,000.00	0.00	0.00	0.00	0.00	0.00	0.00	11,092,000.00
M8	11,092,000.00	0.00	0.00	0.00	0.00	0.00	0.00	11,092,000.00
M9	11,092,000.00	0.00	0.00	0.00	0.00	0.00	0.00	11,092,000.00
M10	6,008,000.00	0.00	0.00	0.00	0.00	0.00	0.00	6,008,000.00
M11	4,622,000.00	0.00	0.00	0.00	0.00	0.00	0.00	4,622,000.00
M12	12,016,000.00	0.00	0.00	0.00	0.00	0.00	0.00	12,016,000.00
M13	4,622,000.00	0.00	0.00	0.00	0.00	0.00	0.00	4,622,000.00
CE	8,781,050.28	0.00	0.00	0.00	0.00	0.00	0.00	8,781,088.93
P	100.00	100.00	0.00	0.00	0.00	0.00	100.00	0.00
R	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RX	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	924,325,150.28	93,541,334.70	318,439.54	0.00	36,814.97	0.00	93,186,080.19	86,869,844.86

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

Collateral Summary - Group 1

ASSET CHARACTERISTICS

	Cut-Off	Prior	Current
Aggregate Stated Principal Balance	432,829,963.29	42,725,693.05	42,482,677.75
Loan Count	2,859	393	392
Weighted Average Coupon Rate (WAC)	7.442666%	4.238741%	Not Available
Net Weighted Average Coupon Rate (Net WAC)	6.942666%	3.723741%	Not Available
Weighted Average Maturity (WAM in months)	353	190	189

AVAILABLE PRINCIPAL

Scheduled Principal	102,773.12
Curtailments	(93,282.35)
Principal Prepayments	0.00
Net Liquidation Proceeds	178,992.31
Repurchased Principal	0.00
(Trailing Loss) / Income	(3,466.26)
TOTAL AVAILABLE PRINCIPAL	185,016.82
Current Realized Losses	54,532.22
Current Modification Losses	0.00
Realized Loss in Excess of Liquidated Loan Balances	0.00
Trailing Loss / (Income)	3,466.26
Loss Due to Servicer for Reimbursement of Stop Advances	0.00
Cumulative Realized Losses	84,698,843.29

AVAILABLE INTEREST

Scheduled Interest		138,214.93
Interest Reconciliation Item		0.00
Stop Advance Reimbursed to Servicer		0.00
Less:	Servicing Fee	16,416.10
	Credit Risk Manager Fee	534.03
	Uncompensated PPIS	0.00
	Relief Act Interest Shortfall	0.00
	Realized Loss in Excess of Liquidated Loan Balances	0.00
TOTAL AVAILABLE INTEREST		121,264.80

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

Collateral Summary - Group 2

ASSET CHARACTERISTICS

	Cut-Off	Prior	Current
Aggregate Stated Principal Balance	491,495,186.99	50,815,641.65	50,703,402.44
Loan Count	2,246	315	315
Weighted Average Coupon Rate (WAC)	7.280652%	3.711674%	Not Available
Net Weighted Average Coupon Rate (Net WAC)	6.780652%	3.196674%	Not Available
Weighted Average Maturity (WAM in months)	353	190	189

AVAILABLE PRINCIPAL

Scheduled Principal	101,133.31
Curtailments	11,105.90
Principal Prepayments	0.00
Net Liquidation Proceeds	0.00
Repurchased Principal	0.00
(Trailing Loss) / Income	(1,262.78)
TOTAL AVAILABLE PRINCIPAL	110,976.43
Current Realized Losses	0.00
Current Modification Losses	0.00
Realized Loss in Excess of Liquidated Loan Balances	0.00
Trailing Loss / (Income)	1,262.78
Loss Due to Servicer for Reimbursement of Stop Advances	0.00
Cumulative Realized Losses	98,918,909.58

AVAILABLE INTEREST

Scheduled Interest		135,214.12
Interest Reconciliation Item		0.00
Stop Advance Reimbursed to Servicer		0.00
Less:	Servicing Fee	18,821.22
	Credit Risk Manager Fee	635.17
	Uncompensated PPIS	0.00
	Relief Act Interest Shortfall	0.00
	Realized Loss in Excess of Liquidated Loan Balances	0.00
TOTAL AVAILABLE INTEREST		115,757.73

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

Collateral Summary - Total

ASSET CHARACTERISTICS

	Cut-Off	Prior	Current
Aggregate Stated Principal Balance	924,325,150.28	93,541,334.70	93,186,080.19
Loan Count	5,105	708	707
Weighted Average Coupon Rate (WAC)	7.356518%	3.952416%	Not Available
Net Weighted Average Coupon Rate (WAC)	6.856518%	3.452416%	Not Available
Weighted Average Maturity (WAM in months)	353	190	189

AVAILABLE PRINCIPAL

Scheduled Principal	203,906.43
Curtailments	(82,176.45)
Principal Prepayments	0.00
Net Liquidation Proceeds	178,992.31
Repurchased Principal	0.00
(Trailing Loss) / Income	(4,729.04)
TOTAL AVAILABLE PRINCIPAL	295,993.25
Current Realized Losses	54,532.22
Current Modification Losses	0.00
Realized Loss in Excess of Liquidated Loan Balances	0.00
Trailing Loss / (Income)	4,729.04
Loss Due to Servicer for Reimbursement of Stop Advances	0.00
Cumulative Realized Losses	183,617,752.87

AVAILABLE INTEREST

Scheduled Interest		273,429.05
Interest Reconciliation Item		0.00
Stop Advance Reimbursed to Servicer		0.00
Less:	Servicing Fee	35,237.32
	Credit Risk Manager Fee	1,169.20
	Uncompensated PPIS	0.00
	Relief Act Interest Shortfall	0.00
	Realized Loss in Excess of Liquidated Loan Balances	0.00
TOTAL AVAILABLE INTEREST		237,022.53

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

Delinquency Information

GROUP 1

	Less Than 30 Days	30-59 Days	60-89 Days	90+ Days	Totals
Delinquency					
Scheduled Principal Balance		1,383,610.54	0.00	3,522,416.30	4,906,026.84
Percentage of Total Pool Balance		3.2569%	0.0000%	8.2914%	11.5483%
Number of Loans		7	0	26	33
Percentage of Total Loans		1.7857%	0.0000%	6.6327%	8.4184%
Bankruptcy					
Scheduled Principal Balance	237,911.04	384,251.56	110,884.13	405,402.06	1,138,448.79
Percentage of Total Pool Balance	0.5600%	0.9045%	0.2610%	0.9543%	2.6798%
Number of Loans	4	3	1	3	11
Percentage of Total Loans	1.0204%	0.7653%	0.2551%	0.7653%	2.8061%
Foreclosure					
Scheduled Principal Balance		0.00	0.00	872,844.38	872,844.38
Percentage of Total Pool Balance		0.0000%	0.0000%	2.0546%	2.0546%
Number of Loans		0	0	8	8
Percentage of Total Loans		0.0000%	0.0000%	2.0408%	2.0408%
REO					
Scheduled Principal Balance		0.00	0.00	281,244.73	281,244.73
Percentage of Total Pool Balance		0.0000%	0.0000%	0.6620%	0.6620%
Number of Loans		0	0	4	4
Percentage of Total Loans		0.0000%	0.0000%	1.0204%	1.0204%
Total					
Scheduled Principal Balance	237,911.04	1,767,862.10	110,884.13	5,081,907.47	7,198,564.74
Percentage of Total Pool Balance	0.5600%	4.1614%	0.2610%	11.9623%	16.9447%
Number of Loans	4	10	1	41	56
Percentage of Total Loans	1.0204%	2.5510%	0.2551%	10.4592%	14.2857%

Principal and Interest Advance Required and Received	101,034.60

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

Delinquency Information

GROUP 2

	30-59 Days	60-89 Days	90+ Days	Totals
Delinquency				
Scheduled Principal Balance	3,244,676.08	974,932.80	5,136,984.44	9,356,593.32
Percentage of Total Pool Balance	6.3993%	1.9228%	10.1314%	18.4536%
Number of Loans	16	6	23	45
Percentage of Total Loans	5.0794%	1.9048%	7.3016%	14.2857%
Bankruptcy				
Scheduled Principal Balance	246,405.69	0.00	542,108.37	788,514.06
Percentage of Total Pool Balance	0.4860%	0.0000%	1.0692%	1.5552%
Number of Loans	1	0	3	4
Percentage of Total Loans	0.3175%	0.0000%	0.9524%	1.2698%
Foreclosure				
Scheduled Principal Balance	0.00	0.00	2,257,405.79	2,257,405.79
Percentage of Total Pool Balance	0.0000%	0.0000%	4.4522%	4.4522%
Number of Loans	0	0	9	9
Percentage of Total Loans	0.0000%	0.0000%	2.8571%	2.8571%
REO				
Scheduled Principal Balance	0.00	0.00	638,899.86	638,899.86
Percentage of Total Pool Balance	0.0000%	0.0000%	1.2601%	1.2601%
Number of Loans	0	0	2	2
Percentage of Total Loans	0.0000%	0.0000%	0.6349%	0.6349%
Total				
Scheduled Principal Balance	3,491,081.77	974,932.80	8,575,398.46	13,041,413.03
Percentage of Total Pool Balance	6.8853%	1.9228%	16.9129%	25.7210%
Number of Loans	17	6	37	60
Percentage of Total Loans	5.3968%	1.9048%	11.7460%	19.0476%

Principal and Interest Advance Required and Received	97,535.81

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

Delinquency Information

GROUP TOTALS

	Less Than 30 Days	30-59 Days	60-89 Days	90+ Days	Totals
Delinquency					
Scheduled Principal Balance		4,628,286.62	974,932.80	8,659,400.74	14,262,620.16
Percentage of Total Pool Balance		4.9667%	1.0462%	9.2926%	15.3055%
Number of Loans		23	6	49	78
Percentage of Total Loans		3.2532%	0.8487%	6.9307%	11.0325%
Bankruptcy					
Scheduled Principal Balance	237,911.04	630,657.25	110,884.13	947,510.43	1,926,962.85
Percentage of Total Pool Balance	0.2553%	0.6768%	0.1190%	1.0168%	2.0679%
Number of Loans	4	4	1	6	15
Percentage of Total Loans	0.5658%	0.5658%	0.1414%	0.8487%	2.1216%
Foreclosure					
Scheduled Principal Balance		0.00	0.00	3,130,250.17	3,130,250.17
Percentage of Total Pool Balance		0.0000%	0.0000%	3.3591%	3.3591%
Number of Loans		0	0	17	17
Percentage of Total Loans		0.0000%	0.0000%	2.4045%	2.4045%
REO					
Scheduled Principal Balance		0.00	0.00	920,144.59	920,144.59
Percentage of Total Pool Balance		0.0000%	0.0000%	0.9874%	0.9874%
Number of Loans		0	0	6	6
Percentage of Total Loans		0.0000%	0.0000%	0.8487%	0.8487%
Total					
Scheduled Principal Balance	237,911.04	5,258,943.87	1,085,816.93	13,657,305.93	20,239,977.77
Percentage of Total Pool Balance	0.2553%	5.6435%	1.1652%	14.6560%	21.7200%
Number of Loans	4	27	7	78	116
Percentage of Total Loans	0.5658%	3.8190%	0.9901%	11.0325%	16.4074%

Principal and Interest Advance Required and Received	198,570.41

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

Standard Prepayment and Default Information

Payment Date	Wtd. Avg. Age (Months)	Current Collateral Balance	Scheduled Principal	Unscheduled Principal	Liquidation Principal	SMM	CPR	PSA	MDR	CDR	SDA
25-Jul-2019	168.50	93,186,080.19	203,906.43	151,348.08	233,524.53	0.162%	1.929%	32%	0.250%	2.955%	49%
25-Jun-2019	167.49	93,541,334.70	202,262.88	964,381.00	130,000.79	1.020%	11.581%	193%	0.137%	1.635%	27%
28-May-2019	166.49	94,707,978.58	203,377.59	1,047,132.26	317,392.07	1.094%	12.361%	206%	0.331%	3.898%	65%
25-Apr-2019	165.48	95,958,488.43	206,518.29	1,040,668.53	1,023,396.11	1.073%	12.141%	202%	1.053%	11.927%	199%
25-Mar-2019	164.48	97,205,675.25	207,829.26	53,827.17	0.00	0.055%	0.662%	11%	0.000%	0.000%	0%
25-Feb-2019	163.48	97,467,331.68	204,651.12	707,421.75	500,646.30	0.721%	8.312%	139%	0.509%	5.939%	99%
25-Jan-2019	162.48	98,379,404.55	206,759.05	55,196.27	0.00	0.056%	0.671%	11%	0.000%	0.000%	0%
26-Dec-2018	161.49	98,641,359.87	208,705.34	492,673.23	0.00	0.497%	5.803%	97%	0.000%	0.000%	0%
26-Nov-2018	160.48	99,342,738.44	210,379.78	1,115,136.87	77,162.09	1.110%	12.537%	209%	0.077%	0.916%	15%
25-Oct-2018	159.47	100,668,255.09	210,575.60	294,894.02	0.00	0.292%	3.449%	57%	0.000%	0.000%	0%
25-Sep-2018	158.47	101,173,724.71	215,636.43	351,675.34	181,238.61	0.346%	4.078%	68%	0.178%	2.117%	35%
27-Aug-2018	157.47	101,741,036.48	213,636.53	159,472.98	0.00	0.156%	1.862%	31%	0.000%	0.000%	0%

SMM (Single Month Mortality) = Unscheduled Principal / (Beginning Balance - Scheduled Principal)

CPR (Constant Prepayment Rate) = 1 - ((1-SMM)^12)

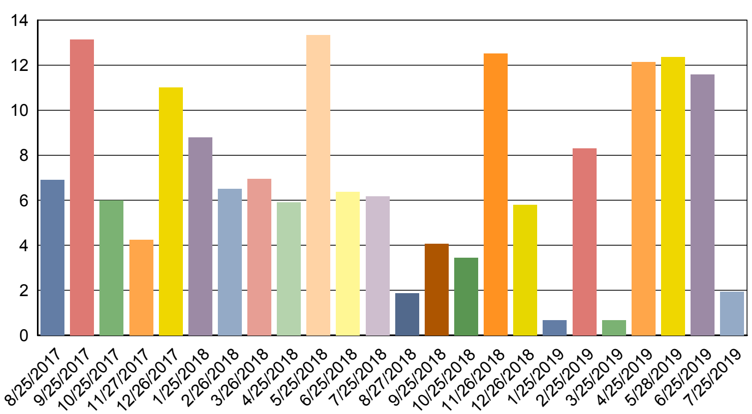
PSA (Public Securities Association) = CPR * (min(.2% * Age, 6%))

MDR (Monthly Default Rate) = Beginning Balance of Liquidated Asset / Total Beginning Balance

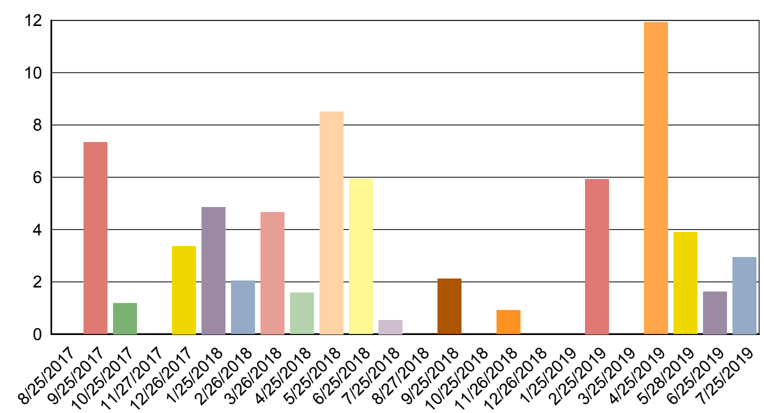
CDR (Conditional Default Rate) = 1 - ((1-MDR)^12)

SDA (Standard Default Assumption) = CDR * (min(.2% * Age, 6%))

CPR



CDR



Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

Credit Enhancement

SUBORDINATION LEVELS

	Original	Prior	Current
Aggregate Certificate Principal Balance	924,325,150.28	93,541,334.70	93,186,080.19
Senior Principal Balance	726,981,100.00	100.00	100.00
Senior Percentage	78.649932%	0.000107%	0.000107%
Senior Credit Support	21.350068%	99.999893%	99.999893%
Class M1 Principal Balance	33,738,000.00	16,768,175.66	16,449,736.12
Class M1 Percentage	3.650014%	17.925953%	17.652568%
Class M1 Credit Support	17.700054%	82.073940%	82.347325%
Class M2 Principal Balance	30,965,000.00	30,965,000.00	30,965,000.00
Class M2 Percentage	3.350012%	33.103013%	33.229212%
Class M2 Credit Support	14.350042%	48.970927%	49.118113%
Class M3 Principal Balance	21,722,000.00	21,722,000.00	21,722,000.00
Class M3 Percentage	2.350039%	23.221820%	23.310348%
Class M3 Credit Support	12.000003%	25.749108%	25.807764%
Class M4 Principal Balance	14,327,000.00	14,327,000.00	14,327,000.00
Class M4 Percentage	1.549996%	15.316224%	15.374614%
Class M4 Credit Support	10.450008%	10.432884%	10.433151%
Class M5 Principal Balance	14,789,000.00	9,759,059.04	9,722,244.07
Class M5 Percentage	1.599978%	10.432884%	10.433151%
Class M5 Credit Support	8.850030%	0.000000%	0.000000%
Class M6 Principal Balance	12,478,000.00	0.00	0.00
Class M6 Percentage	1.349958%	0.000000%	0.000000%
Class M6 Credit Support	7.500072%	0.000000%	0.000000%
Class M7 Principal Balance	11,092,000.00	0.00	0.00
Class M7 Percentage	1.200011%	0.000000%	0.000000%
Class M7 Credit Support	6.300061%	0.000000%	0.000000%
Class M8 Principal Balance	11,092,000.00	0.00	0.00
Class M8 Percentage	1.200011%	0.000000%	0.000000%
Class M8 Credit Support	5.100051%	0.000000%	0.000000%
Class M9 Principal Balance	11,092,000.00	0.00	0.00
Class M9 Percentage	1.200011%	0.000000%	0.000000%
Class M9 Credit Support	3.900040%	0.000000%	0.000000%

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

Class M10 Principal Balance	6,008,000.00	0.00	0.00
Class M10 Percentage	0.649988%	0.000000%	0.000000%
Class M10 Credit Support	3.250052%	0.000000%	0.000000%
Class M11 Principal Balance	4,622,000.00	0.00	0.00
Class M11 Percentage	0.500040%	0.000000%	0.000000%
Class M11 Credit Support	2.750012%	0.000000%	0.000000%
Class M12 Principal Balance	12,016,000.00	0.00	0.00
Class M12 Percentage	1.299975%	0.000000%	0.000000%
Class M12 Credit Support	1.450036%	0.000000%	0.000000%
Class M13 Principal Balance	4,622,000.00	0.00	0.00
Class M13 Percentage	0.500040%	0.000000%	0.000000%
Class M13 Credit Support	0.949996%	0.000000%	0.000000%

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

Credit Enhancement

Overcollateralization and Trigger Information

Overcollateralization Target Amount		**8,781,088.93**	**9.4232%**
Beginning Overcollateralization Amount		**0.00**	
Overcollateralization Decrease due to Realized Losses		(59,261.26)	
Overcollateralization Deficiency Amount	8,840,350.19		
Amount Available for Overcollateralization Increase	22,446.29		
Overcollateralization Increase Amount		22,446.29	
Excess Overcollateralization Amount	0.00		
Principal Available for Overcollateralization Reduction	295,993.25		
Overcollateralization Reduction Amount		0.00	
Current Overcollateralization		**0.00**	
Current Senior Enhancement Percentage			**100.0395%**

Are Stepdown Principal Distributions Allowed This Month? *(Has the Stepdown Date Occured and Are There No Trigger Events in Effect?)*			**No**
Has the Stepdown Date Occured? *(Has the 3rd Anniversary Distribution Date Occurred or Does the Senior Enhancement Percentage Equal or Exceed the Target Percentage?)*		**Yes**	
3rd Anniversary Distribution Date	26-Dec-2008		
Stepdown Date Senior Enhancement Percentage	100.3812%		
Senior Enhancement Target Percentage	42.7000%		
Is a Trigger Event in Effect? *(Is a Delinquency Trigger Event in Effect or Is a Cumulative Realized Loss Trigger in Effect?)*		**Yes**	
Is a Delinquency Trigger Event in Effect? *(Does the Delinquency Percentage Exceed the Target Percentage?)*		No	
Delinquency Percentage	15.8210%		
Target Percentage (34% of the Prior Senior Enhancement Percentage)	34.0020%		
Is a Cumulative Realized Loss Trigger Event in Effect? *(Does the Cumulative Loss Percentage Exceed the Target Percentage?)*		Yes	
Cumulative Loss Percentage	19.8650%		
Target Percentage	7.1000%		

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

Other Information

Interest Rate Cap Contract Information	
Cap Contract Beginning Notional Amount	0.00
Cap Contract Ending Notional Amount	0.00
Current Cap Amount Paid	0.00
Next Cap Amount to be Paid	0.00
Expenses	
Extraordinary Trust Fund Expenses	25,479.67
Prepayment Penalties	
Prepayment Penalties - Group 1	0.00
Prepayment Penalties - Group 2	0.00
Net WAC Rate Carryover Reserve Account Information	
Beginning Reserve Account Balance	0.00
Deposits	0.00
Withdrawals	0.00
Ending Reserve Account Balance	0.00
Rate Reset Information	
Current LIBOR	2.404380%
Next LIBOR	2.266000%

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

Next Pass-Through Rate Information

A-1 Next Pass-Through Rate	2.506000%
A-2A Next Pass-Through Rate	2.346000%
A-2B Next Pass-Through Rate	2.426000%
A-2C Next Pass-Through Rate	2.536000%
A-2D Next Pass-Through Rate	2.626000%
M-1 Next Pass-Through Rate	2.676000%
M-2 Next Pass-Through Rate	2.716000%
M-3 Next Pass-Through Rate	2.726000%
M-4 Next Pass-Through Rate	2.866000%
M-5 Next Pass-Through Rate	2.916000%
M-6 Next Pass-Through Rate	3.016000%
M-7 Next Pass-Through Rate	3.766000%
M-8 Next Pass-Through Rate	4.066000%
M-9 Next Pass-Through Rate	4.766000%
M-10 Next Pass-Through Rate	4.766000%
M-11 Next Pass-Through Rate	4.766000%
M-12 Next Pass-Through Rate	4.316000%
M-13 Next Pass-Through Rate	4.316000%

Beginning Net WAC Rate Carryover Amounts With Interest Thereon for Each Class of Certificates

A-1 Beginning Net WAC Rate Carryover Amount	0.00
A-2A Beginning Net WAC Rate Carryover Amount	0.00
A-2B Beginning Net WAC Rate Carryover Amount	0.00
A-2C Beginning Net WAC Rate Carryover Amount	0.00
A-2D Beginning Net WAC Rate Carryover Amount	0.00
M-1 Beginning Net WAC Rate Carryover Amount	0.00
M-2 Beginning Net WAC Rate Carryover Amount	0.00
M-3 Beginning Net WAC Rate Carryover Amount	0.00
M-4 Beginning Net WAC Rate Carryover Amount	0.00
M-5 Beginning Net WAC Rate Carryover Amount	0.00
M-6 Beginning Net WAC Rate Carryover Amount	0.00
M-7 Beginning Net WAC Rate Carryover Amount	0.00
M-8 Beginning Net WAC Rate Carryover Amount	0.00
M-9 Beginning Net WAC Rate Carryover Amount	0.00
M-10 Beginning Net WAC Rate Carryover Amount	0.00
M-11 Beginning Net WAC Rate Carryover Amount	0.00
M-12 Beginning Net WAC Rate Carryover Amount	0.00
M-13 Beginning Net WAC Rate Carryover Amount	0.00

Net WAC Rate Carryover Amounts for Each Class of Certificates

A-1 Net WAC Rate Carryover Amount	0.00
A-2A Net WAC Rate Carryover Amount	0.00
A-2B Net WAC Rate Carryover Amount	0.00
A-2C Net WAC Rate Carryover Amount	0.00
A-2D Net WAC Rate Carryover Amount	0.00
M-1 Net WAC Rate Carryover Amount	0.00
M-2 Net WAC Rate Carryover Amount	0.00
M-3 Net WAC Rate Carryover Amount	0.00
M-4 Net WAC Rate Carryover Amount	0.00
M-5 Net WAC Rate Carryover Amount	0.00
M-6 Net WAC Rate Carryover Amount	0.00
M-7 Net WAC Rate Carryover Amount	0.00
M-8 Net WAC Rate Carryover Amount	0.00
M-9 Net WAC Rate Carryover Amount	0.00
M-10 Net WAC Rate Carryover Amount	0.00
M-11 Net WAC Rate Carryover Amount	0.00
M-12 Net WAC Rate Carryover Amount	0.00
M-13 Net WAC Rate Carryover Amount	0.00

Net WAC Rate Carryover Remaining Unpaid on Each Class of Certificates

A-1 Remaining Unpaid Net WAC Rate Carryover Amount	0.00
A-2A Remaining Unpaid Net WAC Rate Carryover Amount	0.00
A-2B Remaining Unpaid Net WAC Rate Carryover Amount	0.00
A-2C Remaining Unpaid Net WAC Rate Carryover Amount	0.00
A-2D Remaining Unpaid Net WAC Rate Carryover Amount	0.00
M-1 Remaining Unpaid Net WAC Rate Carryover Amount	0.00
M-2 Remaining Unpaid Net WAC Rate Carryover Amount	0.00
M-3 Remaining Unpaid Net WAC Rate Carryover Amount	0.00
M-4 Remaining Unpaid Net WAC Rate Carryover Amount	0.00
M-5 Remaining Unpaid Net WAC Rate Carryover Amount	0.00
M-6 Remaining Unpaid Net WAC Rate Carryover Amount	0.00
M-7 Remaining Unpaid Net WAC Rate Carryover Amount	0.00
M-8 Remaining Unpaid Net WAC Rate Carryover Amount	0.00
M-9 Remaining Unpaid Net WAC Rate Carryover Amount	0.00
M-10 Remaining Unpaid Net WAC Rate Carryover Amount	0.00
M-11 Remaining Unpaid Net WAC Rate Carryover Amount	0.00
M-12 Remaining Unpaid Net WAC Rate Carryover Amount	0.00

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

M-13 Remaining Unpaid Net WAC Rate Carryover Amount	0.00

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2005-HE4

LIQUIDATION LOSS DETAIL

Loan Number	Prior Loan Status	Next Due Date at Liquidation	Original Principal Balance	Unpaid Principal Balance at Liquidation	Scheduled Principal Balance at Liquidation	Realized Loss Amount	Loss Severity
Group 1							
0000000081547754	REO	01/01/2018	312,550.00	245,994.87	233,524.53	4,462.65	1.911%

REO DETAIL

Loan Number	Group No.	REO Acquisition Date	Original Principal Balance	Unpaid Principal Balance at Acquisition	Current Scheduled Principal Balance	REO Book Value
0000000076992791	1	N/A	60,000.00	Not Available	53,431.79	N/A
0000000078681871	1	N/A	142,500.00	Not Available	97,835.76	N/A
0000000079317798	1	N/A	65,000.00	Not Available	38,388.67	N/A
0000000081202954	1	N/A	190,000.00	Not Available	91,588.51	N/A
SUBTOTAL			457,500.00	Not Available	281,244.73	N/A
0000000040349163	2	N/A	312,000.00	Not Available	423,420.88	N/A
0000000077874675	2	N/A	228,000.00	Not Available	215,478.98	N/A
SUBTOTAL			540,000.00	Not Available	638,899.86	N/A
TOTALS			997,500.00	Not Available	920,144.59	N/A