

Structured Asset Securities Corporation
Mortgage Pass-Through Certificates, Series 2004-18H



CONTACT INFORMATION

Depositor Structured Asset Securities Corporation

Underwriter Lehman Brothers

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Structured Asset Securities Corporation

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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	28,267,000.00	0.00	3.220000%	0.00	0.00	0.00	0.00	0.00	0.00
A2	50,000,000.00	0.00	4.180000%	0.00	0.00	0.00	0.00	0.00	0.00
A3	42,319,000.00	0.00	4.750000%	0.00	0.00	0.00	0.00	0.00	0.00
A4	28,192,000.00	0.00	4.620000%	0.00	0.00	0.00	0.00	0.00	0.00
A5	42,835,000.00	11,330,111.35	4.750000%	44,848.36	70,035.35	114,883.71	0.00	0.00	11,260,076.00
B1	4,798,000.00	1,105,240.69	4.770000%	4,393.33	2,214.33	6,607.66	0.00	32,708.25	1,070,318.11
B2	1,799,000.00	0.00	4.770000%	0.00	0.00	0.00	0.00	0.00	0.00
B3	799,000.00	0.00	4.770000%	0.00	0.00	0.00	0.00	0.00	0.00
B4	500,000.00	0.00	4.770000%	0.00	0.00	0.00	0.00	0.00	0.00
B5	200,000.00	0.00	4.770000%	0.00	0.00	0.00	0.00	0.00	0.00
B6	200,513.00	0.00	4.770000%	0.00	0.00	0.00	0.00	0.00	0.00
R	100.00	0.00	4.770000%	0.00	0.00	0.00	0.00	0.00	0.00
Totals	199,909,613.00	12,435,352.04		49,241.69	72,249.68	121,491.37	0.00	32,708.25	12,330,394.11

Notional Classes

AIO1	245,944,983.00	15,599,136.79	1.000000%	12,999.28	0.00	12,999.28	0.00	0.00	15,470,690.86
AIO2	79,245,730.00	226,602.23	1.000000%	188.84	0.00	188.84	0.00	0.00	225,201.52
Totals	325,190,713.00	15,825,739.02		13,188.12	0.00	13,188.12	0.00	0.00	15,695,892.38

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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	86359BE49	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A2	86359BE56	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A3	86359BE64	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A4	86359BE72	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A5	86359BG54	264.505926	1.047003	1.635003	2.682006	0.000000	0.000000	262.870923
B1	86359BF30	230.354458	0.915659	0.461511	1.377170	0.000000	6.817059	223.075888
B2	86359BF48	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
B3	86359BF55	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
B4	86359BF71	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
B5	86359BF89	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
B6	86359BF97	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	86359BF63	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
AIO1	86359BE80	63.425310	0.052854	0.000000	0.052854	0.000000	0.000000	62.903055
AIO2	86359BE98	2.859488	0.002383	0.000000	0.002383	0.000000	0.000000	2.841813

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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	3.220000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A2	0.00	4.180000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A3	0.00	4.750000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A4	0.00	4.620000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A5	11,330,111.35	4.750000%	44,848.36	0.00	0.00	44,848.36	0.00	44,848.36	0.00
B1	1,105,240.69	4.770000%	4,393.33	0.00	0.00	4,393.33	0.00	4,393.33	0.00
B2	0.00	4.770000%	0.00	61,630.53	0.00	61,630.53	0.00	0.00	61,630.53
B3	0.00	4.770000%	0.00	3,238.45	0.00	3,238.45	0.00	0.00	3,238.45
B4	0.00	4.770000%	0.00	9,432.70	0.00	9,432.70	0.00	0.00	9,432.70
B5	0.00	4.770000%	0.00	4,092.50	0.00	4,092.50	0.00	0.00	4,092.50
B6	0.00	4.770000%	0.00	1.41	0.00	1.41	0.00	0.00	1.41
R	0.00	4.770000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	12,435,352.04		49,241.69	78,395.59	0.00	127,637.28	0.00	49,241.69	78,395.59

Notional Classes

AIO1	15,599,136.79	1.000000%	12,999.28	0.00	0.00	12,999.28	0.00	12,999.28	0.00
AIO2	226,602.23	1.000000%	188.84	0.00	0.00	188.84	0.00	188.84	0.00
Totals	15,825,739.02		13,188.12	0.00	0.00	13,188.12	0.00	13,188.12	0.00

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Principal Distribution Detail

DISTRIBUTION IN DOLLARS

Class (1)	Original Balance (2)	Prior Principal Balance (3)	Principal Distribution (4)	Accreted Principal (5)	Current Realized Losses (6)	Current Principal Recoveries (7)	Current Principal Balance (8)=(3)-(4)+(5)-(6)+(7)	Cumulative Realized Losses (9)
A1	28,267,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A2	50,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A3	42,319,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A4	28,192,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A5	42,835,000.00	11,330,111.35	70,035.35	0.00	0.00	0.00	11,260,076.00	0.00
B1	4,798,000.00	1,105,240.69	2,214.33	0.00	32,708.25	0.00	1,070,318.11	1,506,368.78
B2	1,799,000.00	0.00	0.00	0.00	0.00	0.00	0.00	1,352,978.16
B3	799,000.00	0.00	0.00	0.00	0.00	0.00	0.00	624,067.12
B4	500,000.00	0.00	0.00	0.00	0.00	0.00	0.00	442,717.63
B5	200,000.00	0.00	0.00	0.00	0.00	0.00	0.00	189,373.43
B6	200,513.00	0.00	0.00	0.00	0.00	0.00	0.00	194,573.30
R	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	199,909,613.00	12,435,352.04	72,249.68	0.00	32,708.25	0.00	12,330,394.11	4,310,078.42

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Collateral Summary

ASSET CHARACTERISTICS

	<u>Cut-Off</u>	<u>Prior</u>	<u>Current</u>
Aggregate Stated Principal Balance	199,909,613.33	12,435,352.04	12,330,394.11
Loan Count	1,597	184	183
Weighted Average Coupon Rate (WAC)	6.298720%	6.059201%	Not Available
Net Weighted Average Coupon Rate (Net WAC)	6.042220%	5.759873%	Not Available
Weighted Average Maturity (WAM in months)	355	176	175

AVAILABLE PRINCIPAL

Scheduled Principal	47,204.59
Curtailments	10,168.42
Prepayments in Full	47,584.92
Liquidation Balance	0.00
Repurchased Principal	0.00
Other Principal	0.00
TOTAL AVAILABLE PRINCIPAL	104,957.93
Current Realized Losses	0.00
Realized Losses (Gains) from Prior Liquidations	28,090.71
Cumulative Realized Losses	3,826,678.13

AVAILABLE INTEREST

Scheduled Interest	62,790.20
Less: Master Servicing Fees	0.00
Sub Servicing Fees	2,590.75
Trustee Fees	67.38
Insurance Fees	443.82
Uncompensated PPIS	0.00
Relief Act Shortfall	0.00
Extraordinary Trust Fund Expenses	0.18
Other Interest Reductions	1,875.80
TOTAL AVAILABLE INTEREST	57,812.27

Structured Asset Securities Corporation

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Collateral Summary - Total

ASSET CHARACTERISTICS			
	<u>Cut-Off</u>	<u>Prior</u>	<u>Current</u>
Aggregate Stated Principal Balance	199,909,613.33	12,435,352.04	12,330,394.11
Loan Count	1,597	184	183
Weighted Average Coupon Rate (WAC)	6.298720%	6.059201%	Not Available
Net Weighted Average Coupon Rate (WAC)	6.042220%	5.802701%	Not Available
Weighted Average Maturity (WAM in months)	355	176	175

AVAILABLE PRINCIPAL		AVAILABLE INTEREST	
Scheduled Principal	47,204.59	Scheduled Interest	62,790.20
Curtailments	10,168.42		
Prepayments in Full	47,584.92	Less: Master Servicing Fees	0.00
Liquidation Balance	0.00	Sub Servicing Fees	2,590.75
Repurchased Principal	0.00	Trustee Fees	67.38
Other Principal	0.00	Insurance Fees	443.82
TOTAL AVAILABLE PRINCIPAL	104,957.93	Uncompensated PPIS	0.00
Current Realized Losses	0.00	Relief Act Shortfall	0.00
Realized Losses (Gains) from Prior Liquidatic	28,090.71	Extraordinary Trust Fund Expenses	0.18
Cumulative Realized Losses	3,826,678.13	Other Interest Reductions	1,875.80
		TOTAL AVAILABLE INTEREST	57,812.27

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Delinquency Information

	<u>1 Month</u>	<u>2 Months</u>	<u>3+ Months</u>	<u>Totals</u>
<u>Delinquency</u>				
Scheduled Principal Balance	170,169.16	117,862.56	0.00	288,031.72
Percentage of Total Pool Balance	1.3801%	0.9559%	0.0000%	2.3359%
Number of Loans	3	1	0	4
Percentage of Total Loans	1.6393%	0.5464%	0.0000%	2.1858%
<u>Bankruptcy</u>				
Scheduled Principal Balance	0.00	0.00	0.00	0.00
Percentage of Total Pool Balance	0.0000%	0.0000%	0.0000%	0.0000%
Number of Loans	0	0	0	0
Percentage of Total Loans	0.0000%	0.0000%	0.0000%	0.0000%
<u>Foreclosure</u>				
Scheduled Principal Balance	0.00	0.00	216,812.55	216,812.55
Percentage of Total Pool Balance	0.0000%	0.0000%	1.7584%	1.7584%
Number of Loans	0	0	4	4
Percentage of Total Loans	0.0000%	0.0000%	2.1858%	2.1858%
<u>REO</u>				
Scheduled Principal Balance	0.00	0.00	93,749.74	93,749.74
Percentage of Total Pool Balance	0.0000%	0.0000%	0.7603%	0.7603%
Number of Loans	0	0	2	2
Percentage of Total Loans	0.0000%	0.0000%	1.0929%	1.0929%
<u>Total</u>				
Scheduled Principal Balance	170,169.16	117,862.56	310,562.29	598,594.01
Percentage of Total Pool Balance	1.3801%	0.9559%	2.5187%	4.8546%
Number of Loans	3	1	6	10
Percentage of Total Loans	1.6393%	0.5464%	3.2787%	5.4645%
Principal and Interest Advance Required and Received	87,375.44			

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Other Information

Current Bankruptcy Loss	0.00
Cumulative Bankruptcy Loss	0.00
Remaining Bankruptcy Loss Limit	119,910.00
Current Fraud Loss	0.00
Cumulative Fraud Loss	0.00
Remaining Fraud Loss Limit	3,998,192.00
Current Special Hazard Loss Limit	0.00
Cumulative Special Hazard Loss Limit	0.00
Remaining Special Hazard Loss Limit	2,099,051.00